# INTERNET BANKING

# User Manual

Version 2.3 September 2010

IT Division

## CONTENTS

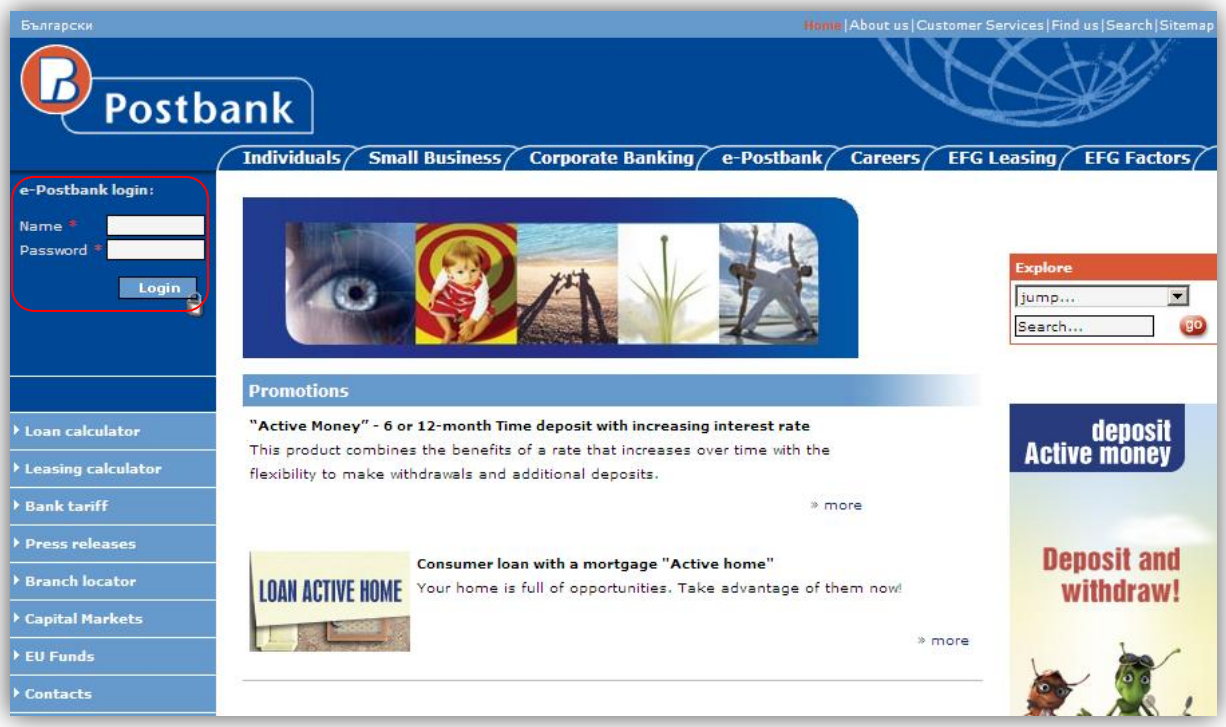
1. INITIAL REGISTRATION ..... 4
1.1 Logging on ..... 4
2. HOME ..... 7
2.1 Fast buttons ..... 7
2.2 System functions ..... 8
2.3 Change username ..... 8
2.4 Change Password ..... 9
2.5 Edit the personal information ..... 9
2.6 How to request a certificate ..... 10
2.7 Work with a certificate ..... 12
2.7.1 How to export the certificate on movable carrier ..... 12
2.7.2 How to import a certificate from movable carrier into a computer ..... 16
2.7.3 How to delete the certificate ..... 22
3. ACCOUNTS ..... 23
3.1 Information in menu ACCOUNTS ..... 23
3.1.1 Checking the balance ..... 23
3.1.2 Information about movements in accounts ..... 25
3.1.3 Checking the currency balance ..... 27
3.2 System Tasks in menu ACCOUNTS ..... 29
3.2.1 Change of account name ..... 29
4. ORDERS ..... 30
4.1 Order a transfer/payment ..... 33
4.1.1 Create a payment template ..... 36
4.1.2 Create a Regular payment ..... 37
4.1.3 Save the beneficiary ..... 37
4.1.4 Visible for all ..... 38
4.2 Signing a transfer ..... 39
4.3 Deleting a transfer ..... 43

4.4 Cash out ..... 43
4.5 Order <batch payment> and <salary payment> ..... 45
4.5.1 Batch payment ..... 45
4.5.2 Payment of salaries ..... 46
4.6 Foreign payment ..... 48
4.7 Information in menu Orders ..... 56
4.8 System functions in menu Orders ..... 59
4.8.1 Function – BENEFICIARIES ..... 60
4.8.2 Function – REGULAR PAYMENTS ..... 60
4.8.3 Function - Templates ..... 61
5. CURRENCY ..... 62
5.1 Information in menu CURRENCY ..... 62
5.2 System function in menu CURRENCY ..... 63
6. CARDS ..... 64
6.1 Information in menu Cards ..... 65
7. Loans ..... 66

# 1. INITIAL REGISTRATION

## 1.1 Logging on

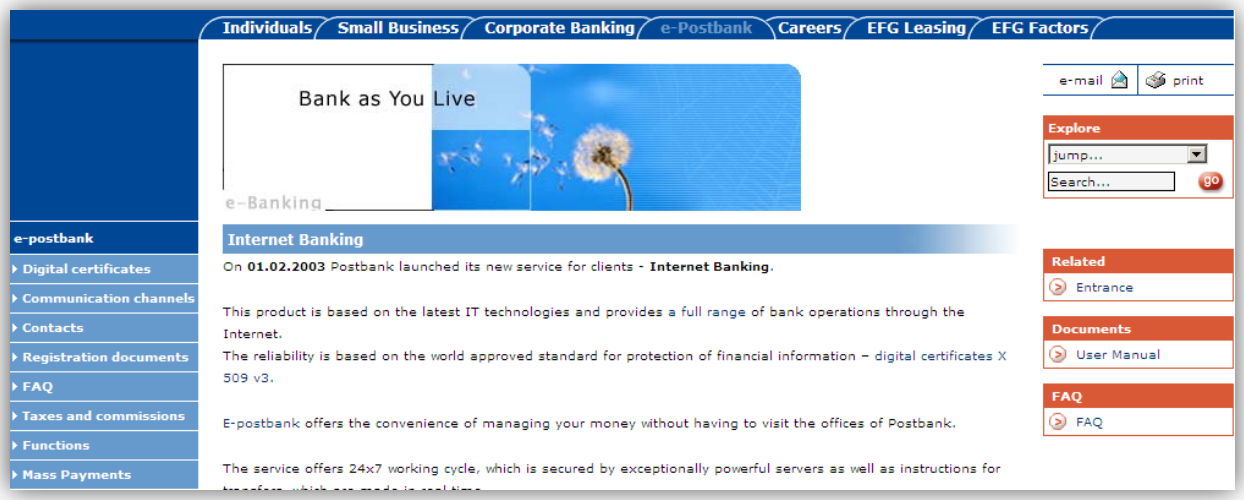
Enter Postbank's site http://www.postbank.bg/ with "Internet Explorer Browser":




You can log in by entering the username and password from the Scratch Card in the field *e-Postbank login.*

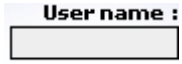
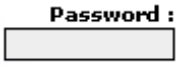
You can also click on

. A new page appears:



Click on ***Entrance*** on the right side of the page. A new window appears where you have to enter the data from the Scratch Card:

Figure 1

- ✓ Enter your **username** in  .
- ✓ Enter your **password** in  .
- ✓ Confirm by clicking on .
  - ➢ After entering your user name and password, you will receive an activation key vie e-mail (specified by you in the registration form). In order to access the system, you must enter your user name, password and the received activation key (only for the initial log-in into the system).

The main e-banking page appears:

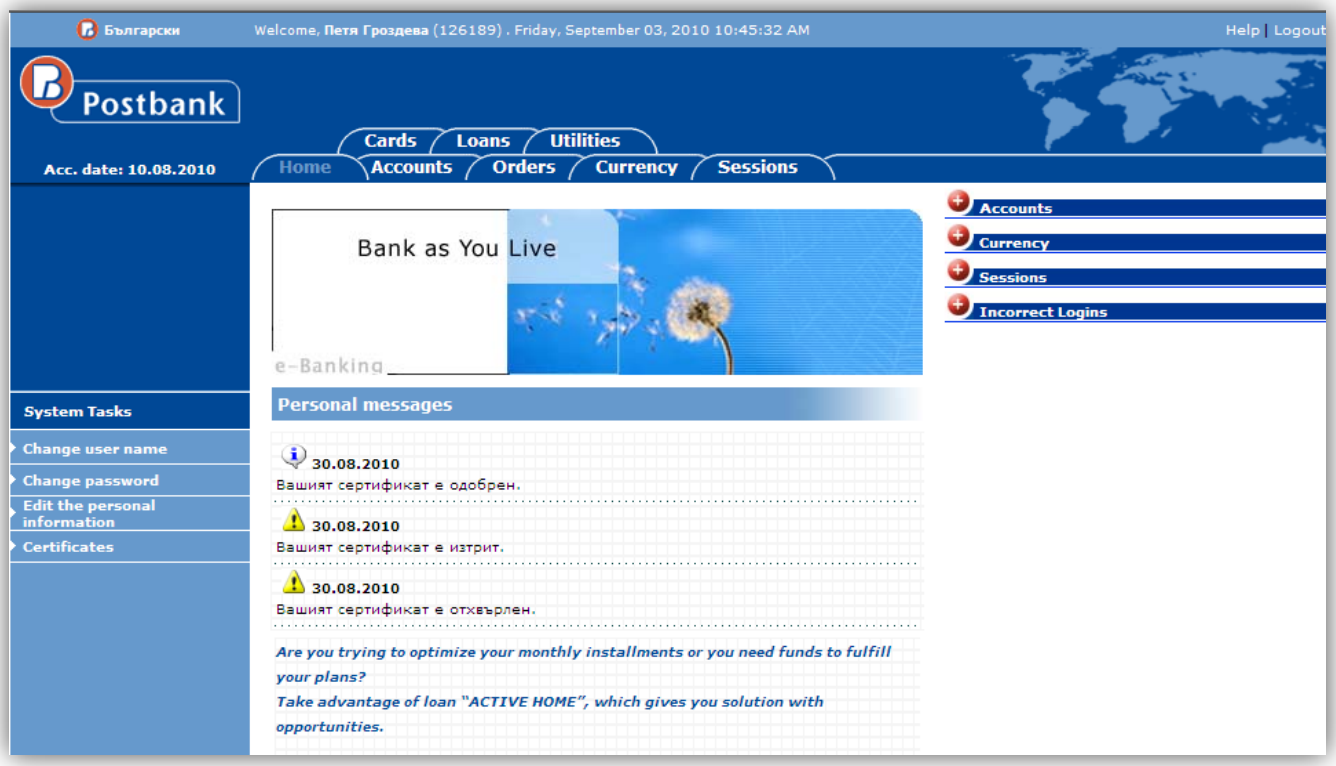



Figure 2

The main screen – *Figure 2,* allows access to the main menus in the system:

- **[Home]** – information about accounts' balance and exchange rates; visualized messages for the user;
- **[Accounts]** – information for subscriber's accounts;
- **[Orders]** – checks and transfer instructions;
- **[Currency]** – information for currency exchange rates;
- **[Sessions]** – information about last visits to **e-banking**;
- **[Cards]** – information for bank cards and limits;
- **[Loans]** – information about customer loans;

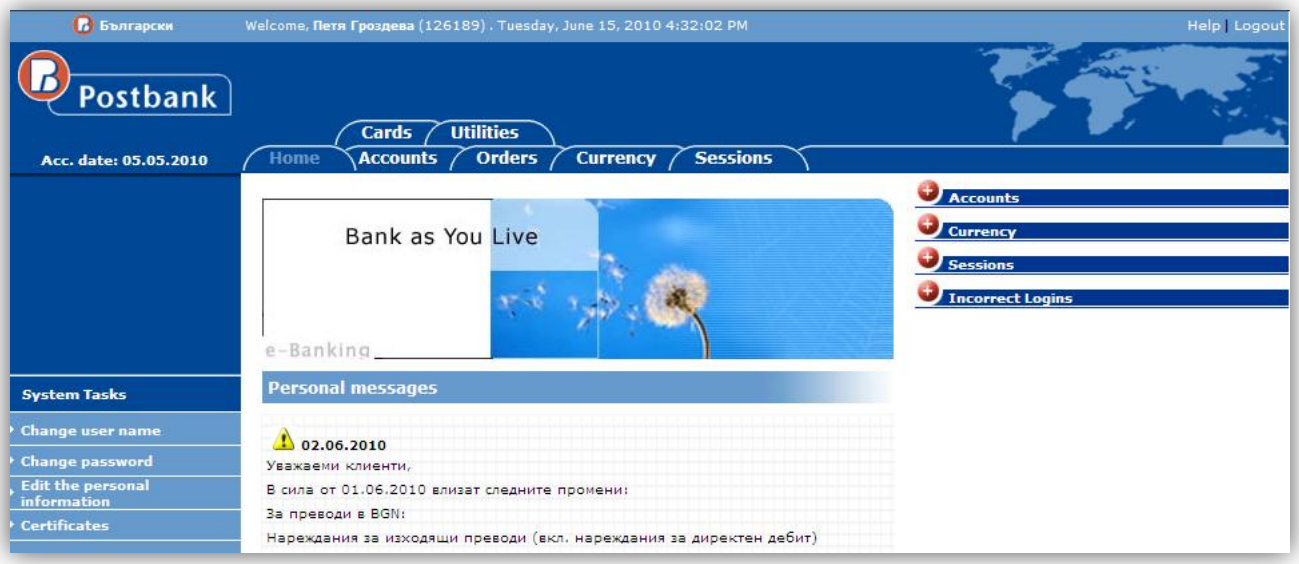
Each of the above menus provides:

**System functions** – in the left section of each menu's screen.

**Fast buttons** – , providing quick access to needed information.

# 2. HOME

The **[HOME]** menu shows information about the balance of your accounts, Postbank's currency and messages from the system administrators.




## 2.1 Fast buttons

The **"Fast buttons"** Figure 2allow quick access to relevant information – accounts and foreign currency:

**Accounts**

By clicking on there appears a screen showing subscriber's accounts and balances:

**Accounts**

| Short name | | Available |
|---|---|---|
| smetka | BGN | 0.00 |
| smetka | BGN | 0.27 |
| super account | EUR | 4.03 |

Detailed account info...

Detailed account info... -allows for a review on the movements in the accounts by transferring you to the main screen of the ACCOUNTS menu.

**Currency**

By clicking on there appears a screen showing the exchange rates of major currencies:

**Currency**

| | Books | | Banknotes | |
|---|---|---|---|---|
| | Buy | Sell | Buy | Sell |
| USD | 1.479400 | 1.507400 | 1.479400 | 1.507400 |
| EUR | 1.952000 | 1.957000 | 1.952000 | 1.957000 |
| CHF | 1.260200 | 1.278200 | 1.260200 | 1.278200 |
| GBP | 2.844300 | 2.888300 | 2.844300 | 2.888300 |
| SEK | 0.211000 | 0.215000 | 0.211000 | 0.215000 |

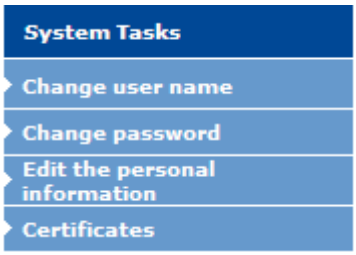
All currencies rates...

All currencies rates... - provides additional information regarding exchange rates. Allows getting information for a specific date by transferring you to the main screen of the

Currency menu.

## 2.2 System functions

The system offers the following functions:




System functions:

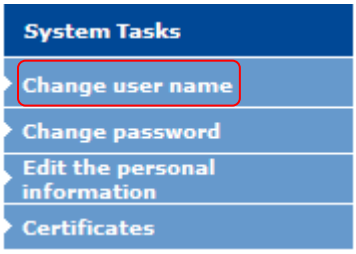
- refer to 2.3 Change user name
- refer to 2.4 Change password
- refer to 2.5 Edit the personal information
- refer to 2.6 Certificates

Postbank recommends you to change you initial user name and password in the very beginning!

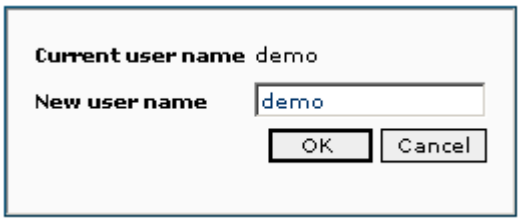
The system offers the following functions:

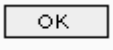
## 2.3 Change username

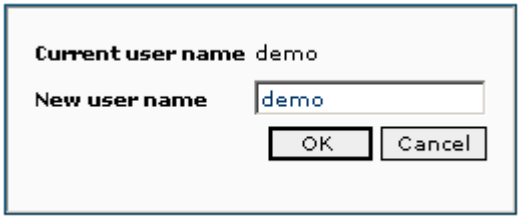
On the main screen – *Figure 2,* in **[System Tasks],** activate **[Change user name]**




Screen appears:




- In **New User Name** you can enter a suitable for you username
- Click on 

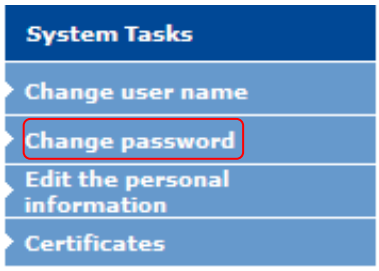




- Screen appears:

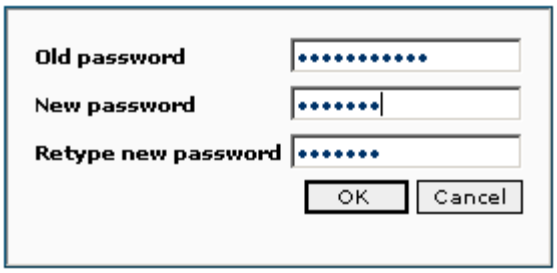
It is recommended to use **Latin characters** in your **username** (in case you log in from a computer without Cyrillic characters).

## 2.4 Change Password

On the main screen – *Figure 2,* in **[System Tasks],** activate **[Change password]:**



- Please enter the old and the new password.
- OK - press OK to activate the changes.

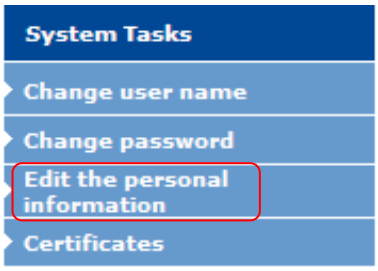


Your new password should be at least 8 symbols and must contain capital letters, small letters and numbers (symbols).

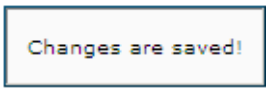
After having changed your username and password you can proceed and request a certificate.

## 2.5 Edit the personal information

Click on **[Edit the personal information]:**

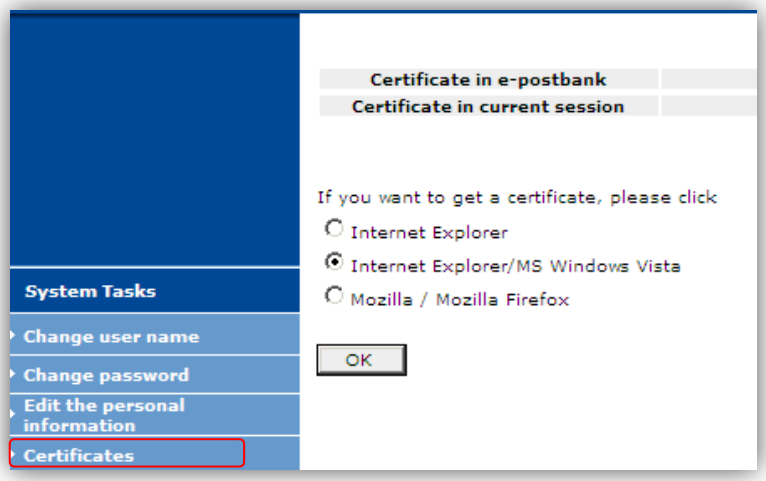


After you make the changes in your personal data click on **OK.** A message appears:

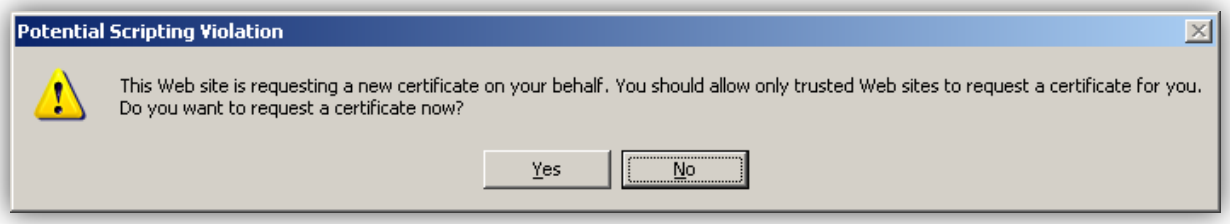


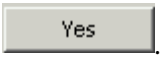

## 2.6 How to request a certificate

Go to ***Certificates*** in the main menu:

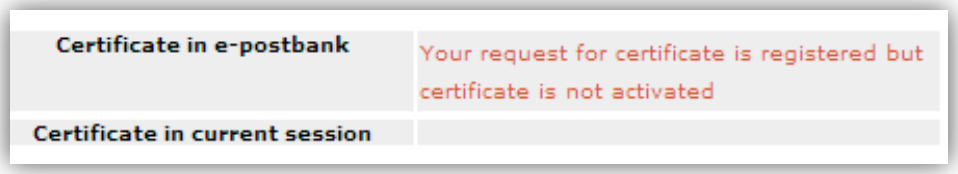



Select the browser which you will be using for the transfers and on which the certificate will be installed and click on the button below to request it. A window pops-up asking for confirmation:


Potential Scripting Violation
This Web site is requesting a new certificate on your behalf. You should allow only trusted Web sites to request a certificate for you.
Do you want to request a certificate now?
Yes
No

Confirm with 

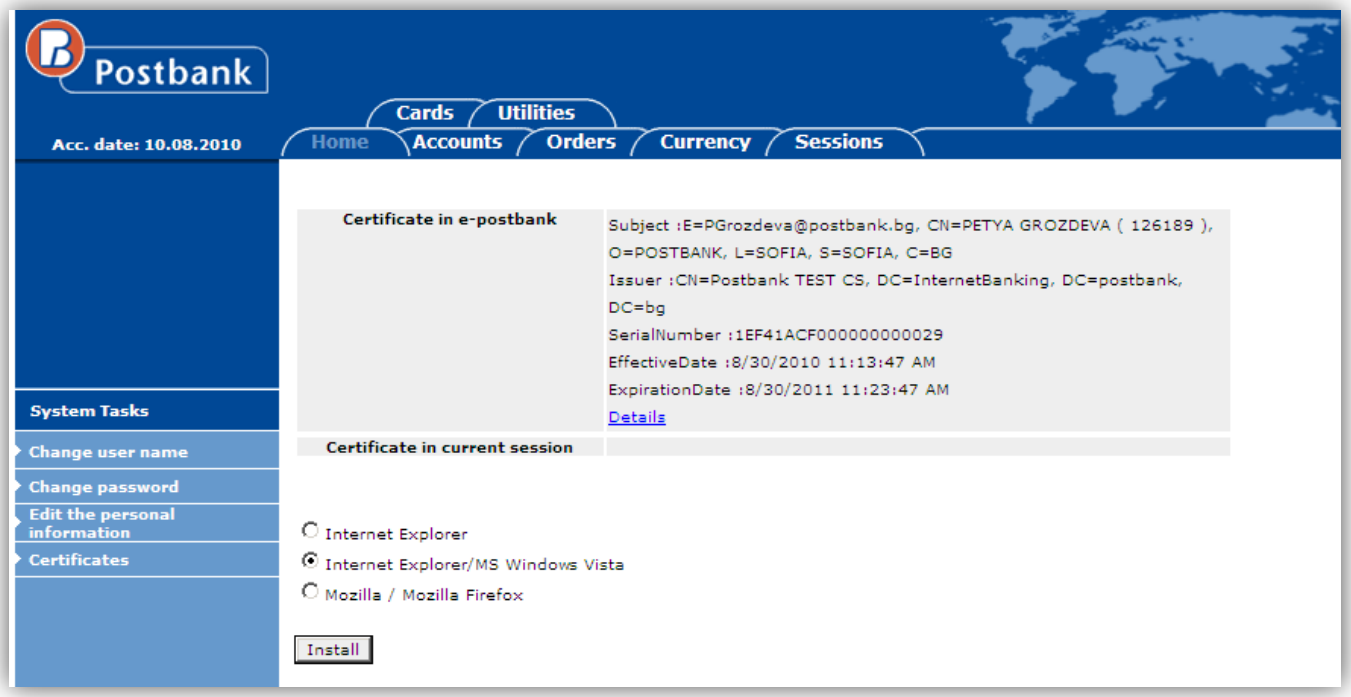
. There appears a message:


Certificate in e-postbank
Your request for certificate is registered but certificate is not activated
Certificate in current session

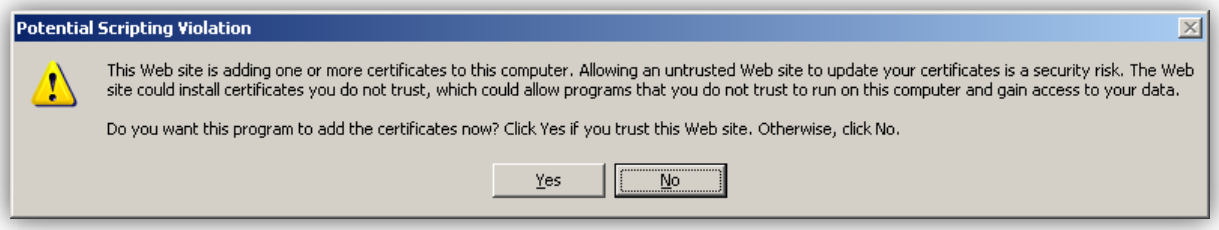
Your certificate will be activated on the following business day at the latest. Until that time you will not be able to make orders.

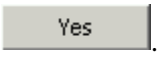
After your certificate is activated in the system you will have to install it on your computer:

1. For this purpose go to **Certificates**.
2. Mark the browser you are using and click on **Install:**

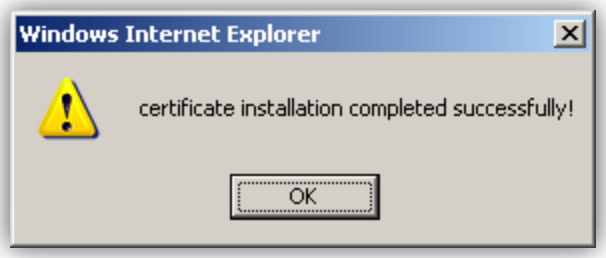



3. There appears a system message asking for confirmation to install the certificate on the computer:


Potential Scripting Violation
This Web site is adding one or more certificates to this computer. Allowing an untrusted Web site to update your certificates is a security risk. The Web site could install certificates you do not trust, which could allow programs that you do not trust to run on this computer and gain access to your data.
Do you want this program to add the certificates now? Click Yes if you trust this Web site. Otherwise, click No.
Yes
No

Confirm with 

.



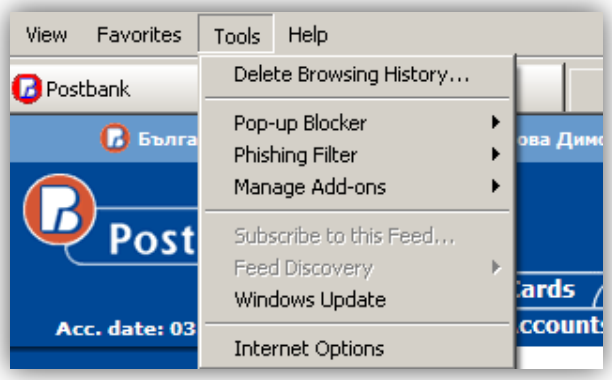

You must restart the browser in order the changes to take effect.

## 2.7 Work with a certificate

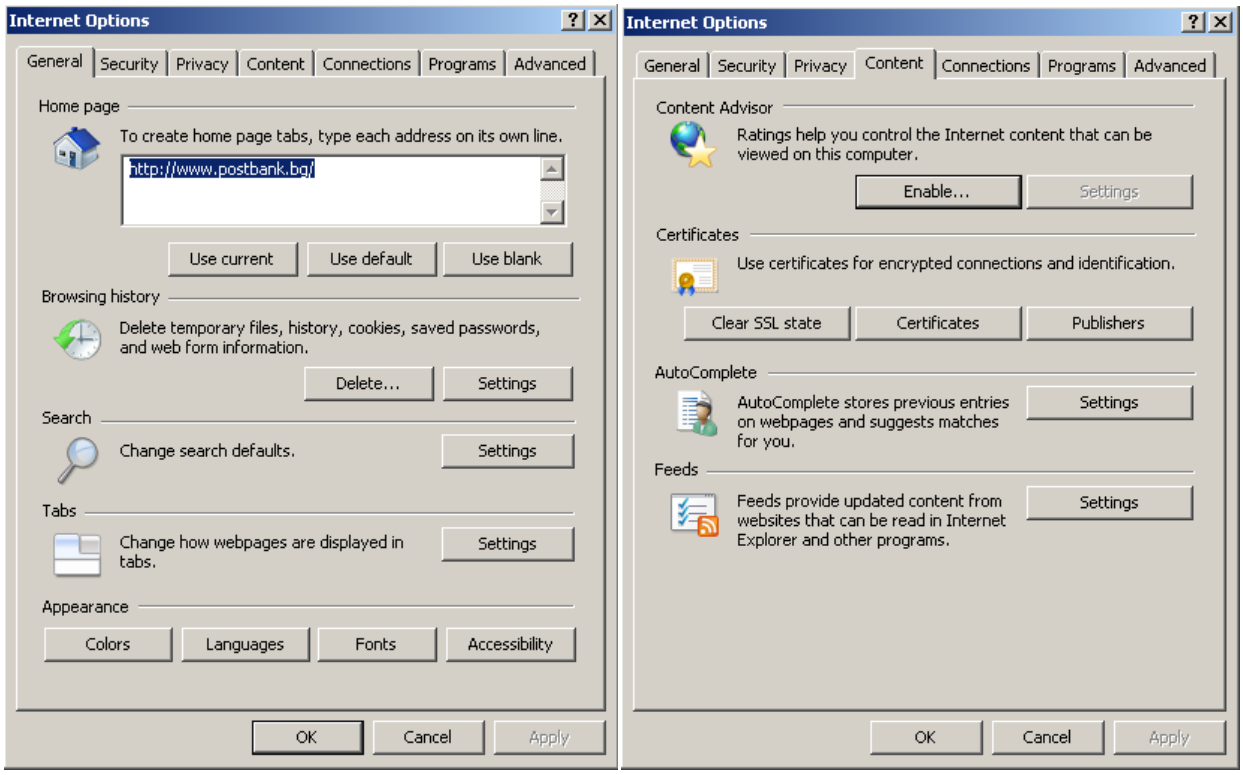
You may have to make payments when you are on vacation, on a business trip or on other occasions when you are far away from your PC. To do this you have to carry your certificate with you.

### 2.7.1 How to export the certificate on movable carrier

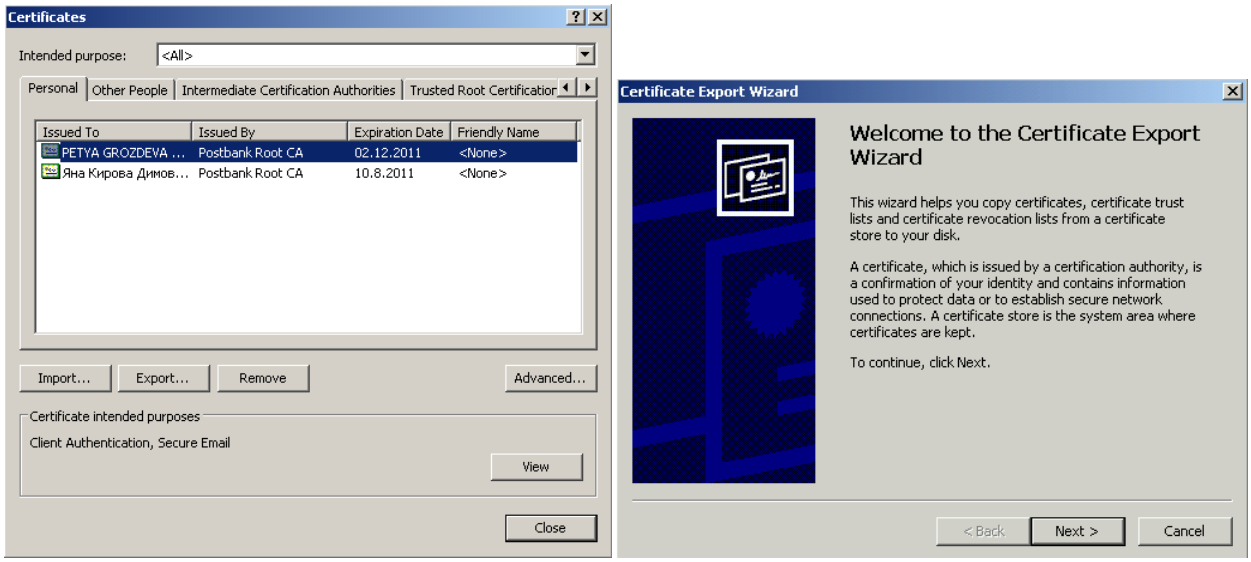
To view your certificate you have to go to **Tools / Internet Options (in Internet Explorer)**:




A window appears. Click on the **Content** menu and then on **Certificates**:

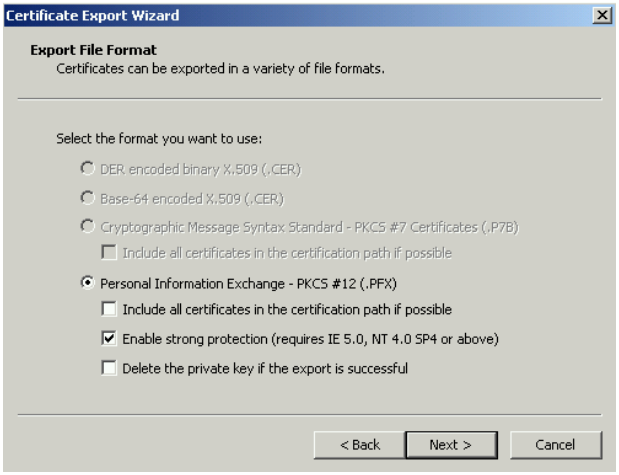



All installed certificates appear on the screen. Mark the certificate, which you want to store/save on a movable carrier and click on Export:


Certificates
Intended purpose:
<All>
Personal
Other People
Intermediate Certification Authorities
Trusted Root Certificatior
Issued To
Issued By
Expiration Date
Friendly Name
PETYA GROZDEVA ...
Postbank Root CA
02.12.2011
<None>
Яна Кирова Димов...
Postbank Root CA
10.8.2011
<None>
Import...
Export...
Remove
Advanced...
Certificate intended purposes
Client Authentication, Secure Email
View
Close
Certificate Export Wizard
Welcome to the Certificate Export Wizard
This wizard helps you copy certificates, certificate trust lists and certificate revocation lists from a certificate store to your disk.
A certificate, which is issued by a certification authority, is a confirmation of your identity and contains information used to protect data or to establish secure network connections. A certificate store is the system area where certificates are kept.
To continue, click Next.
< Back
Next >
Cancel

Click on Next > and mark the fields as in the following screens:

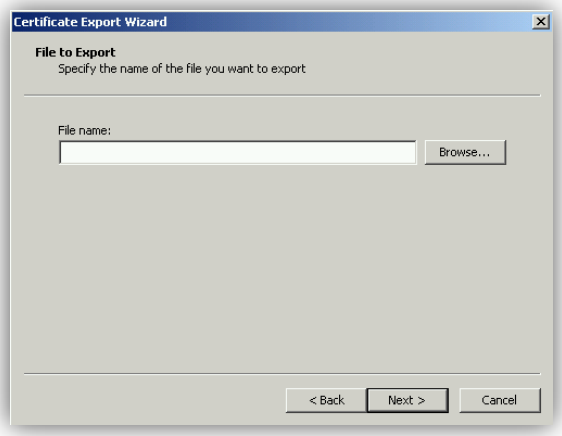
Certificate Export Wizard
Export Private Key
You can choose to export the private key with the certificate.
Private keys are password protected. If you want to export the private key with the certificate, you must type a password on a later page.
Do you want to export the private key with the certificate?
Yes, export the private key
No, do not export the private key
< Back
Next >
Cancel


Certificate Export Wizard
Export File Format
Certificates can be exported in a variety of file formats.
Select the format you want to use:
DER encoded binary X.509 (.CER)
Base-64 encoded X.509 (.CER)
Cryptographic Message Syntax Standard - PKCS #7 Certificates (.P7B)
Include all certificates in the certification path if possible
Personal Information Exchange - PKCS #12 (.PFX)
Include all certificates in the certification path if possible
Enable strong protection (requires IE 5.0, NT 4.0 SP4 or above)
Delete the private key if the export is successful
< Back
Next >
Cancel

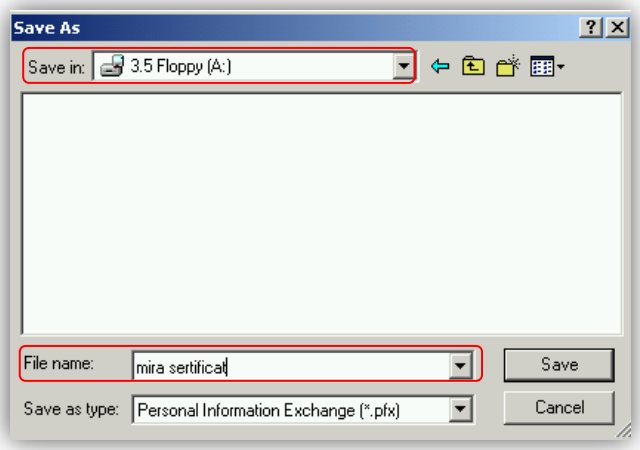
Click on Next > in order to continue.

The next screen requires entering a password in order to enable strong protection for your certificate. It is recommended the password to be at least 6 symbols (Latin characters and numbers).

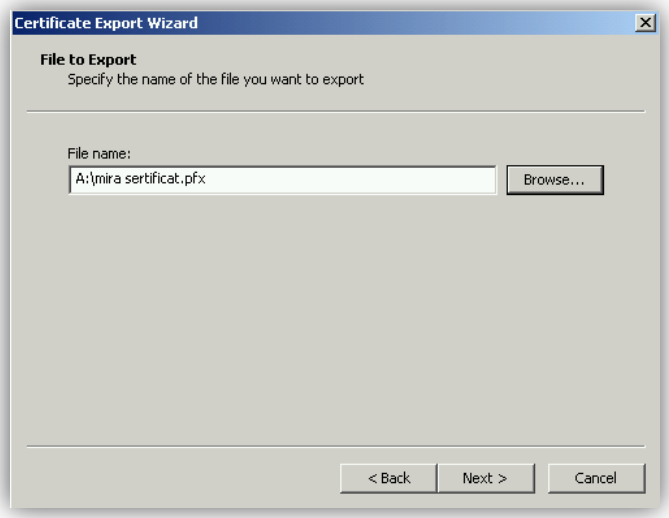
Click on Next >. A screen appears asking where and under what name the certificate will be saved:




Click on Browse... . You have to select the respective disc device in the field **Save in**. Next write down the name of the certificate in the field **File name**:




Click on Save . The path and filename of the certificate is shown in the next window:



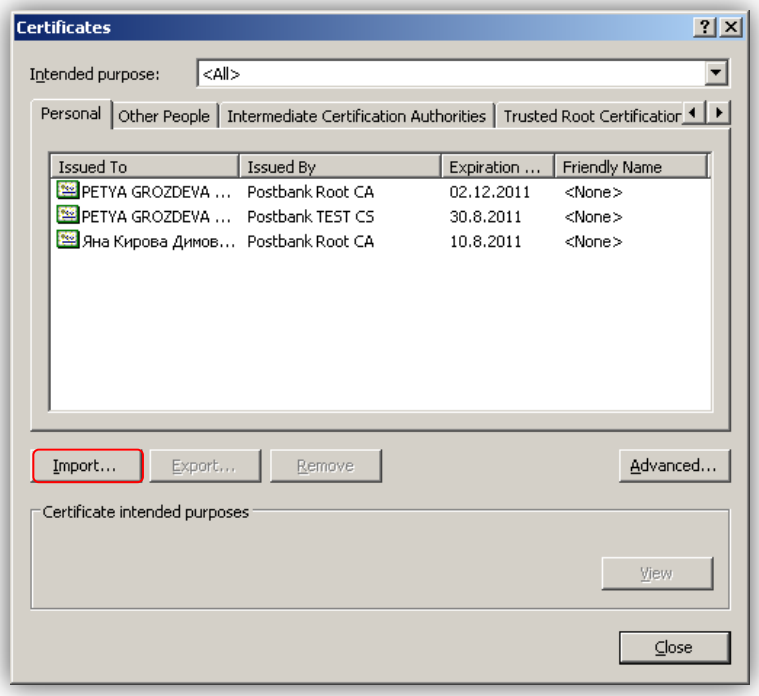

Click on Next > in order to continue.

The following screen gives you information about the export of the certificate. Confirm by pressing **Finish**. There appears a message informing you that the certificate has been successfully saved:

It is important that you read the section about saving certificates on movable carriers. If you delete your certificate by mistake you will have to apply for another certificate in the branch of the bank.

### 2.7.2 How to import a certificate from movable carrier into a computer

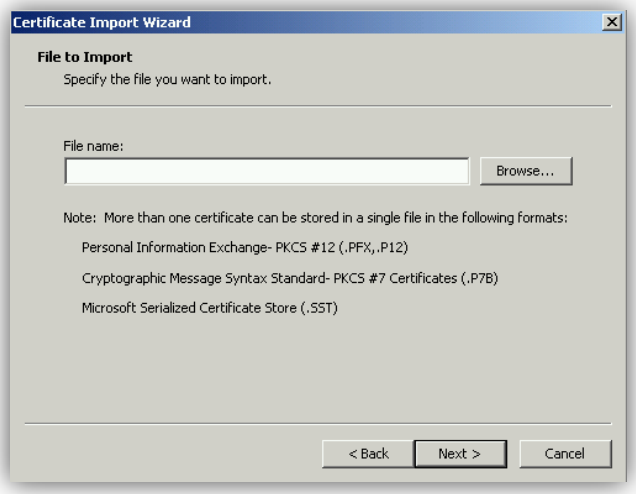
Go to **Tools>Internet Options>Content>Certificates.** All installed certificates appear on the screen. To add a certificate from a movable carrier click on **Import**:



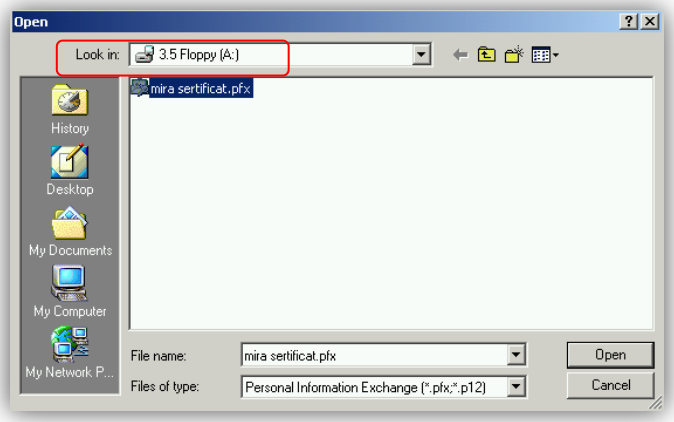

The following screen appears:

Certificate Import Wizard
Welcome to the Certificate Import Wizard
This wizard helps you copy certificates, certificate trust lists, and certificate revocation lists from your disk to a certificate store.
A certificate, which is issued by a certification authority, is a confirmation of your identity and contains information used to protect data or to establish secure network connections. A certificate store is the system area where certificates are kept.
To continue, click Next.
< Back
Next >
Cancel

Click on Next >. Specify the path to your certificate by clicking on Browse... :

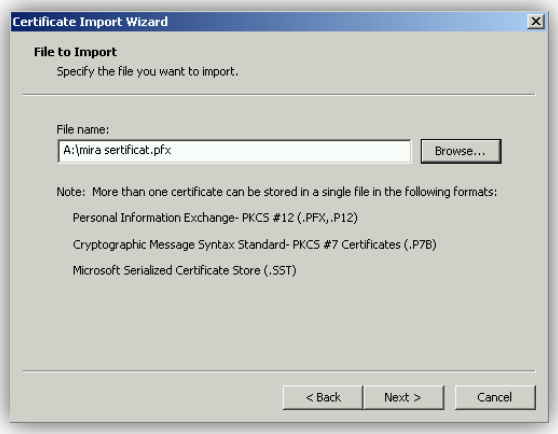

Certificate Import Wizard
File to Import
Specify the file you want to import.
File name:
Browse...
Note: More than one certificate can be stored in a single file in the following formats:
Personal Information Exchange- PKCS #12 (.PFX,.P12)
Cryptographic Message Syntax Standard- PKCS #7 Certificates (.P7B)
Microsoft Serialized Certificate Store (.SST)
< Back
Next >
Cancel

In the screen that appears specify the path to the device from which you will import your certificate:




Mark the certificate and click on

. The system shows the path to your certificate and its name:

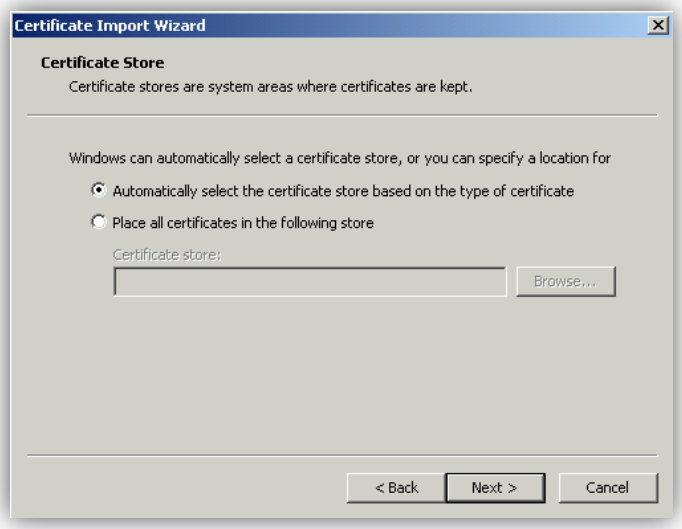

Certificate Import Wizard
File to Import
Specify the file you want to import.
File name:
A:\mira sertificat.pfx
Browse...
Note: More than one certificate can be stored in a single file in the following formats:
Personal Information Exchange- PKCS #12 (.PFX,.P12)
Cryptographic Message Syntax Standard- PKCS #7 Certificates (.P7B)
Microsoft Serialized Certificate Store (.SST)
< Back
Next >
Cancel

Continue by pressing Next >.

Since you will not be working from your PC you have to undertake some security measures. The next screen allows you to enter the certificate's password. Please activate the first checkbox below the **Password** as indicated on the screen below:

Certificate Import Wizard
Password
To maintain security, the private key was protected with a password.
Type the password for the private key.
Password:
********
Enable strong private key protection. You will be prompted every time the private key is used by an application if you enable this option.
Mark the private key as exportable
< Back
Next >
Cancel

Click on Next >. The next screen shows where your certificate can be stored. The first option is marked by default. Do not change it in order the certificate to be automatically saved in its standard place.


Certificate Import Wizard
Certificate Store
Certificate stores are system areas where certificates are kept.
Windows can automatically select a certificate store, or you can specify a location for
Automatically select the certificate store based on the type of certificate
Place all certificates in the following store
Certificate store:
Browse...
< Back
Next >
Cancel

Continue by clicking on Next >. The screen that appears contains basic information about your certificate.

Confirm by clicking on Finish.

The next screen shows that **medium** level of protection has been installed automatically.

It is advisable that you change it to **high** by clicking on Set Security Level.... The screen shows that you can change the level of protection of your certificate. The system automatically offers **Medium** level:

Importing a new private exchange key!
Choose a security level appropriate for this item.
High
Request my permission with a password when this item is to be used.
Medium
Request my permission when this item is to be used.
Low
Automatically grant permission to use this item without notification.
< Back
Next >
Cancel

Mark the first option – **High** – level of protection as shown on the next screen and continue by clicking on Next >.

The screen that appears requires the following information:

- **Password for**: the name of the file, under which your certificate has been stored/saved.
- **Password**: password of the certificate.
- **Confirm**: re-enter the password.

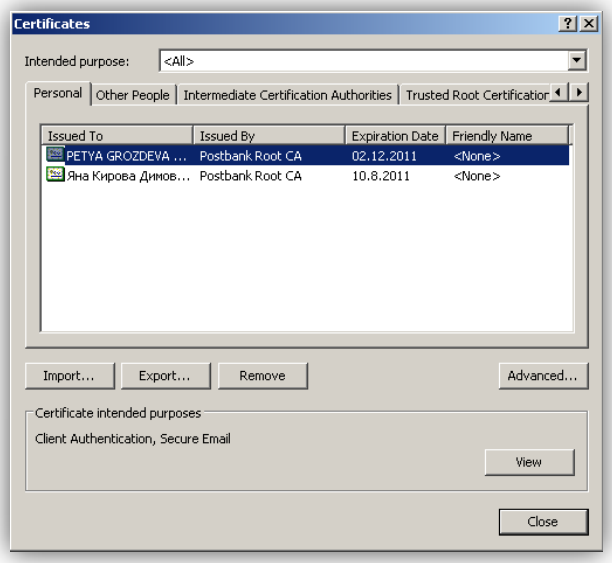
It is recommended the password to contain at least 6 symbols (Latin characters and figures):

Click on Finish.

In the following screen confirm by clicking on OK.

The message that appears shows that your certificate has been transferred successfully. Click on ***OK***:

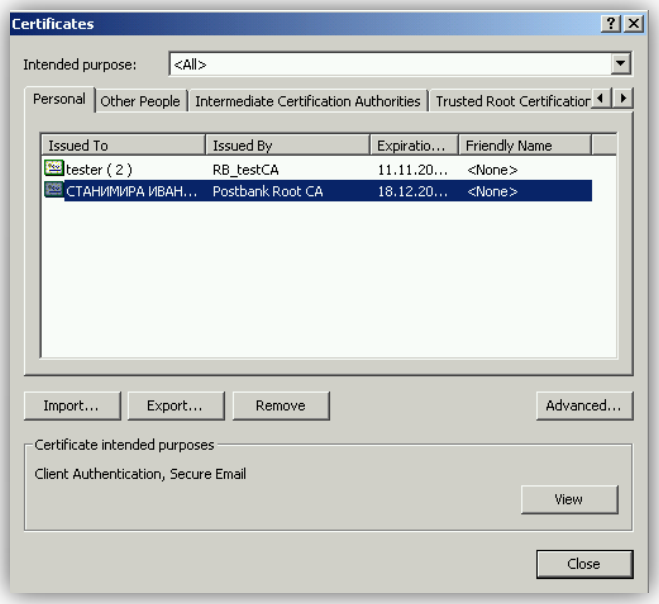
Your certificate appears in the respective window:



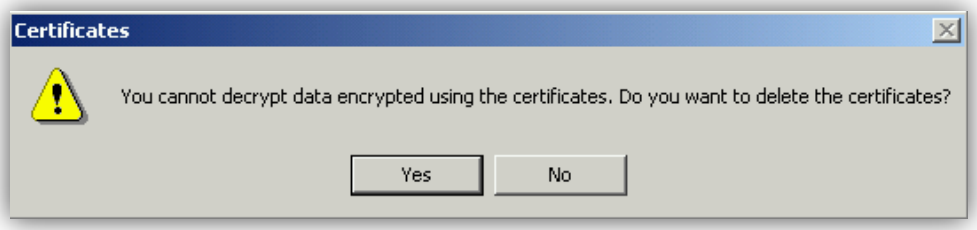
### 2.7.3 How to delete the certificate

After finishing the transfer from a PC different from yours you have to **delete your certificate**.

You can delete your certificate by entering **Tools > Internet Options > Content > Certificates.** All installed certificates appear in the following screen:



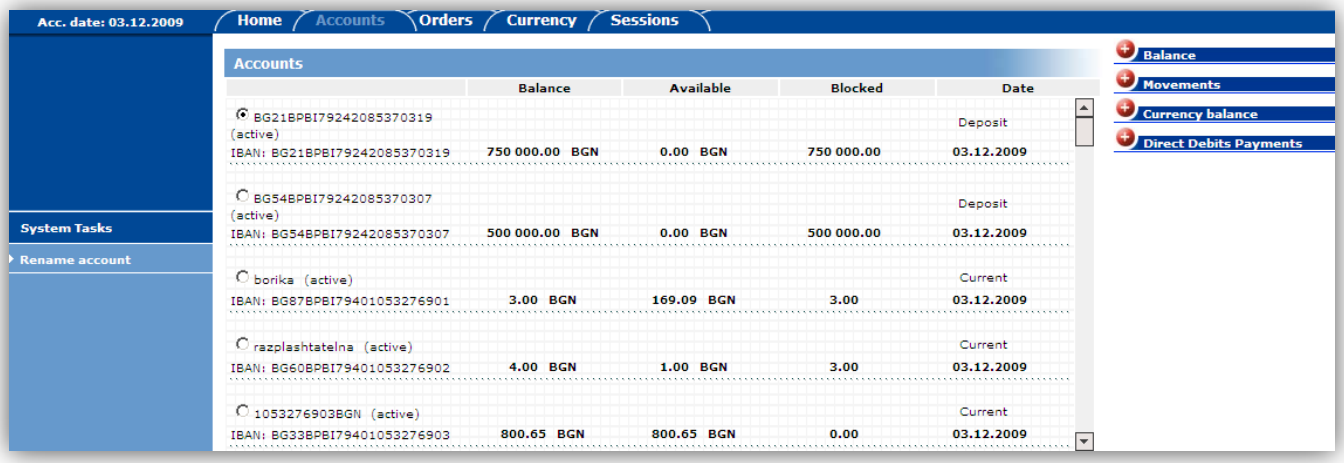

Mark your certificate as shown on the screen above and click on the Remove button. The appearing message wants confirmation to delete the certificate.




Confirm by Yes. Your certificate is no longer available in the certificates screen.

# 3. ACCOUNTS

Menu **[Accounts]** provides information for your accounts – balance, movements, currency balance and direct debit payments:




The main information regarding the accounts of the subscriber is visualized in the center of the screen. The information is sorted in the following lines:

*Ist line:* **Name of account** – in the left part of the screen (according to the standard this is a 10-digit number of an account – depends on the settings in Accounts menu –> Rename account); **Type** (Deposit, Current, etc.); **Currency** (BGN, EUR, USD и др.); **Status** (active);

*IInd line:* **Balance** – current balance; **Availability** –the difference between the balance and the blocked amount of money; **Blocked** – the amount of blocked money (minimal balance, money ordered as currency transfers, etc.); **Date** – current date of accounting.

If you click on the name of the account the system provides additional information.

**Account:** BG21BPBI79242085370319 ( BG21BPBI79242085370319) BGN

| Balance | Available | Blocked | Total turnover debit | Total turnover credit | Daily turnover debit | Daily turnover credit | Minimal balance | For |
|---|---|---|---|---|---|---|---|---|
| 750 000.00 | 0.00 | 750 000.00 | 265 000.00 | 1 015,000.00 | 0.00 | 0.00 | 750 000.00 | 03.12.2009 |

**Interest:**

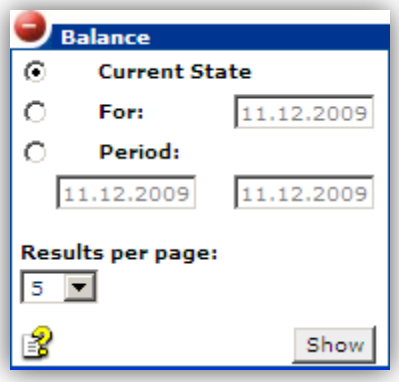
| Last Payed Amount / Date | | Current Interest Rate | Current Due Amount | Current Due Date |
|---|---|---|---|---|
| 0.00 | 08.04.2009 | 9% | 51 437.50 | 03.12.2009 |

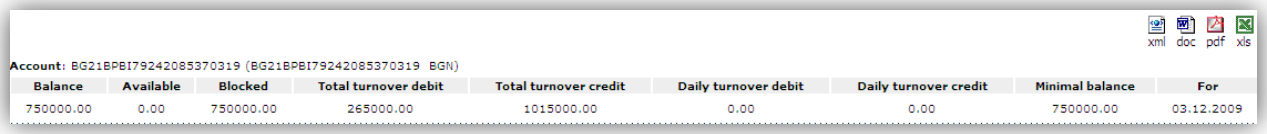
## 3.1 Information in menu ACCOUNTS

### 3.1.1 Checking the balance

The system generates information about the balance of a certain account for a certain date or period.

- Mark the desired account (**Error! Reference source not found.**).
- Click on the fast button Balance. The system provides three options:
  - **Current State** – information about the current balance. If the information is generated on a holiday the system will provide information about the latest business day;



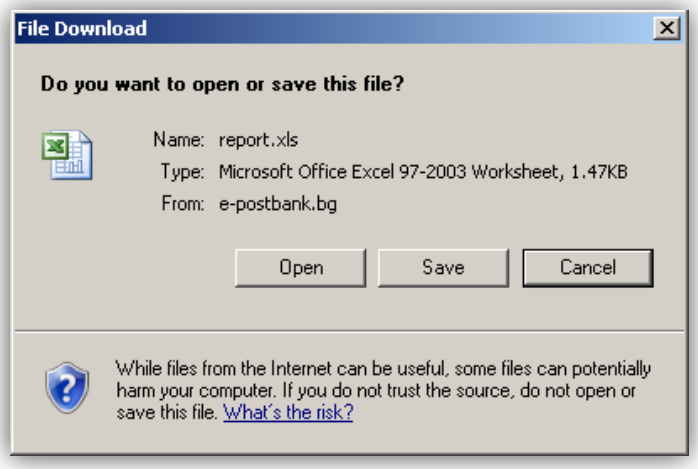



xml doc pdf xls

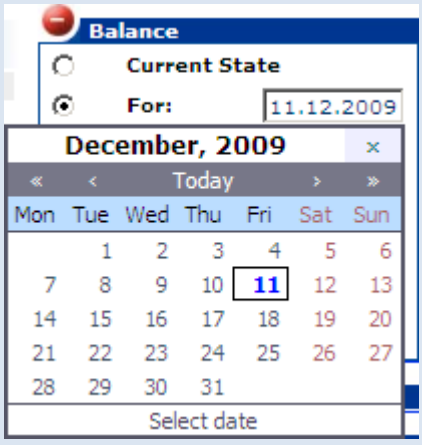
Account: BG21BPBI79242085370319 (BG21BPBI79242085370319 BGN)

| Balance | Available | Blocked | Total turnover debit | Total turnover credit | Daily turnover debit | Daily turnover credit | Minimal balance | For |
|---|---|---|---|---|---|---|---|---|
| 750000.00 | 0.00 | 750000.00 | 265000.00 | 1015000.00 | 0.00 | 0.00 | 750000.00 | 03.12.2009 |

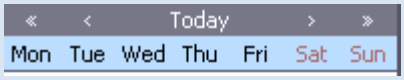
You can export the information in xml doc pdf xls by clicking on one of the icons:


File Download
Do you want to open or save this file?
Name: report.xls
Type: Microsoft Office Excel 97-2003 Worksheet, 1.47KB
From: e-postbank.bg
Open
Save
Cancel
While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. What's the risk?

  - **Fixed date information** – information about the state of the account for a fixed date;




Click on the date in blue and mark the desired date on the calendar that will open.




« - previous year

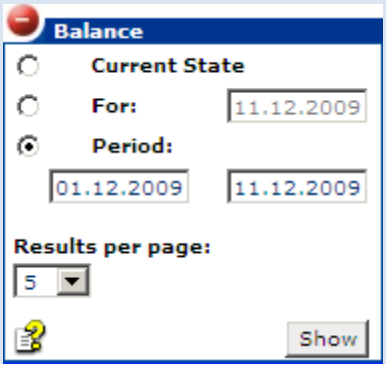
‹ - previous month

› - next month

» - next year

Click on Show in order to generate the information.

- **Information for a period of time** – generates information for a desired period of time.




Mark "Period" as shown on the screen.

Select "from-to" as indicated above.

Click on Show in order to generate the information.

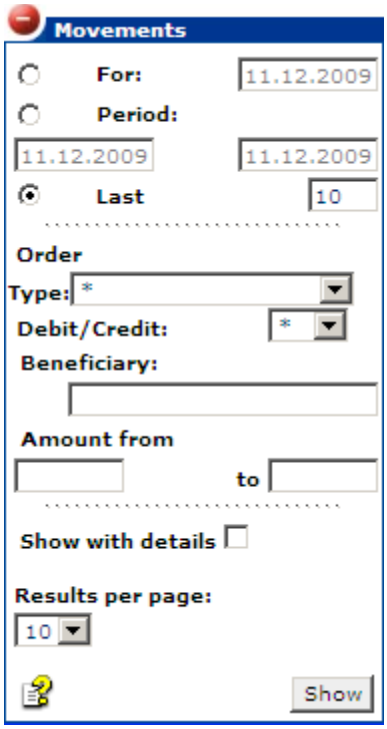
### 3.1.2 Information about movements in accounts

Generate information about movements of a given account for a date or period. The information covers all movements in the account such as: received transfers, deposits and withdrawals, payments ordered at the bank or via the Internet Banking.:

- Mark the desired account (**Error! Reference source not found.**).

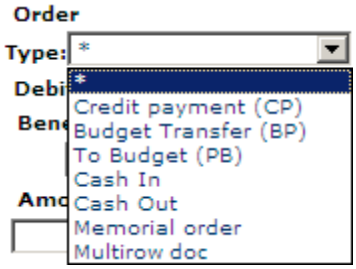
- Click on fast button Movements to open a screen and enter the parameters of the desired information. The system offers three options:

- **Information for a particular date** – gives information for the movements in a given account as at the particular date;
- **Information for a period of time** – provides generation of information for a particular period of time;
- **Information for the latest "X" movements** – the system automatically selects the last 10 movements but you can change the number according to your own choice.




The above information can be requested in greater detail.

- ✓ *Type of operation* – the system generates information about all operations by default (*). You can select the particular type of operation in the Type field:




*Beneficiary* – key in the name of the company/person from whom you expect incomings;

- ✓ *Sum of operation* – you can look for an operation of a particular amount of money:
- ✓ *Details*

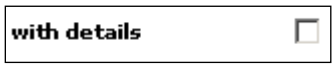



*Figure 3 – provides basic information for each payment;*

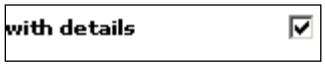
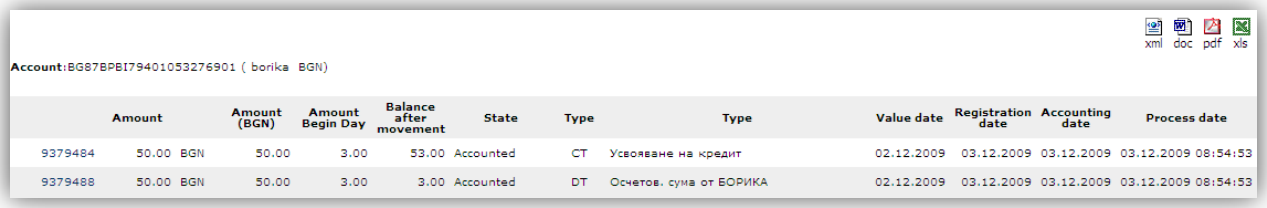


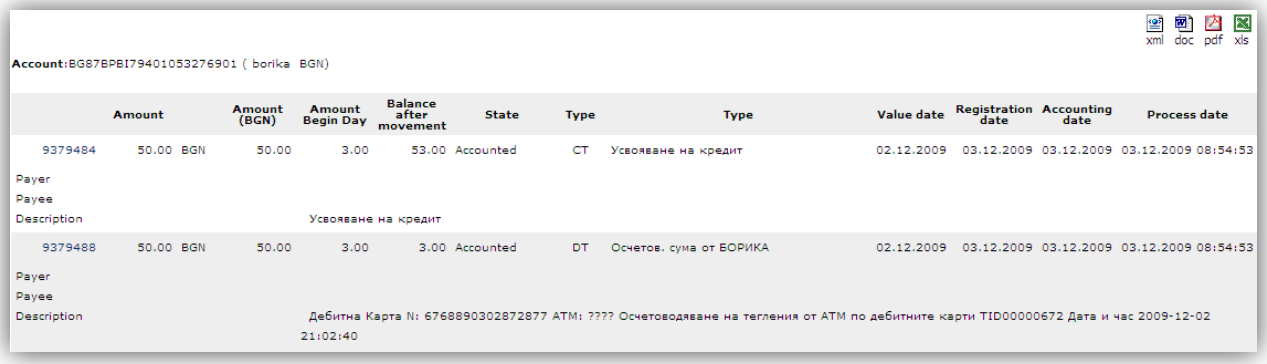

*Figure 4 – provides additional information for each payment.*



Account:BG87BPBI79401053276901 ( borika BGN)

| | Amount | | Amount (BGN) | Amount Begin Day | Balance after movement | State | Type | Type | Value date | Registration date | Accounting date | Process date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9379484 | 50.00 | BGN | 50.00 | 3.00 | 53.00 | Accounted | CT | Усвояване на кредит | 02.12.2009 | 03.12.2009 | 03.12.2009 | 03.12.2009 08:54:53 |
| 9379488 | 50.00 | BGN | 50.00 | 3.00 | 3.00 | Accounted | DT | Осчетов. сума от БОРИКА | 02.12.2009 | 03.12.2009 | 03.12.2009 | 03.12.2009 08:54:53 |

Figure 3



Account:BG87BPBI79401053276901 ( borika BGN)

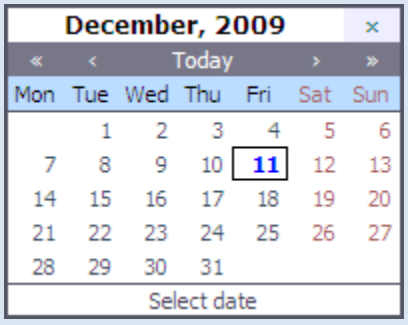
| | Amount | | Amount (BGN) | Amount Begin Day | Balance after movement | State | Type | Type | Value date | Registration date | Accounting date | Process date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9379484 | 50.00 | BGN | 50.00 | 3.00 | 53.00 | Accounted | CT | Усвояване на кредит | 02.12.2009 | 03.12.2009 | 03.12.2009 | 03.12.2009 08:54:53 |
| Payer | | | | | | | | | | | | |
| Payee | | | | | | | | | | | | |
| Description | | | | Усвояване на кредит | | | | | | | | |
| 9379488 | 50.00 | BGN | 50.00 | 3.00 | 3.00 | Accounted | DT | Осчетов. сума от БОРИКА | 02.12.2009 | 03.12.2009 | 03.12.2009 | 03.12.2009 08:54:53 |
| Payer | | | | | | | | | | | | |
| Payee | | | | | | | | | | | | |
| Description | | | | Дебитна Карта N: 6768890302872877 ATM: ???? Осчетоводяване на тегления от АТМ по дебитните карти TID00000672 Дата и час 2009-12-02 21:02:40 | | | | | | | | |

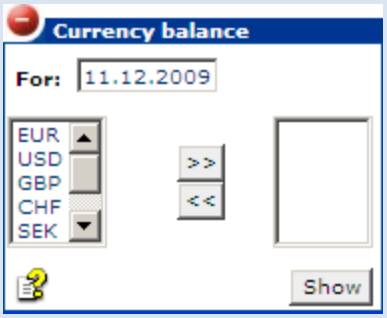
Figure 4

### 3.1.3 Checking the currency balance

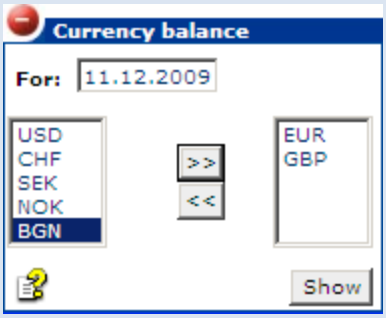
The currency balance can be equaled to one or several currencies. Click on fast button Currency balance (**Error! Reference source not found.**) to open a screen and enter the parameters of the information. The system offers the following options:

- *Select a date:*



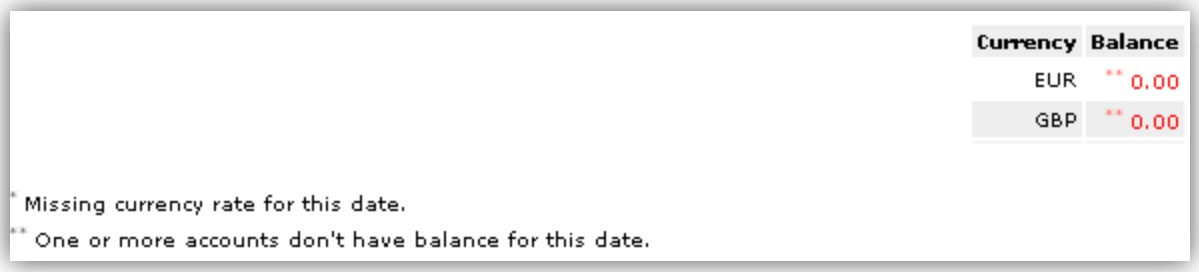




- *Select a currency* - by ▲ and ▼ buttons you can find and select the desired currency; enter it in the right part of the screen by clicking on >>:




<< - deletes some of the selected currencies (GBP/EUR).

Show - generates the information.



| Currency | Balance |
|---|---|
| EUR | ** 0.00 |
| GBP | ** 0.00 |

* Missing currency rate for this date.

** One or more accounts don't have balance for this date.

## 3.2 System Tasks in menu ACCOUNTS

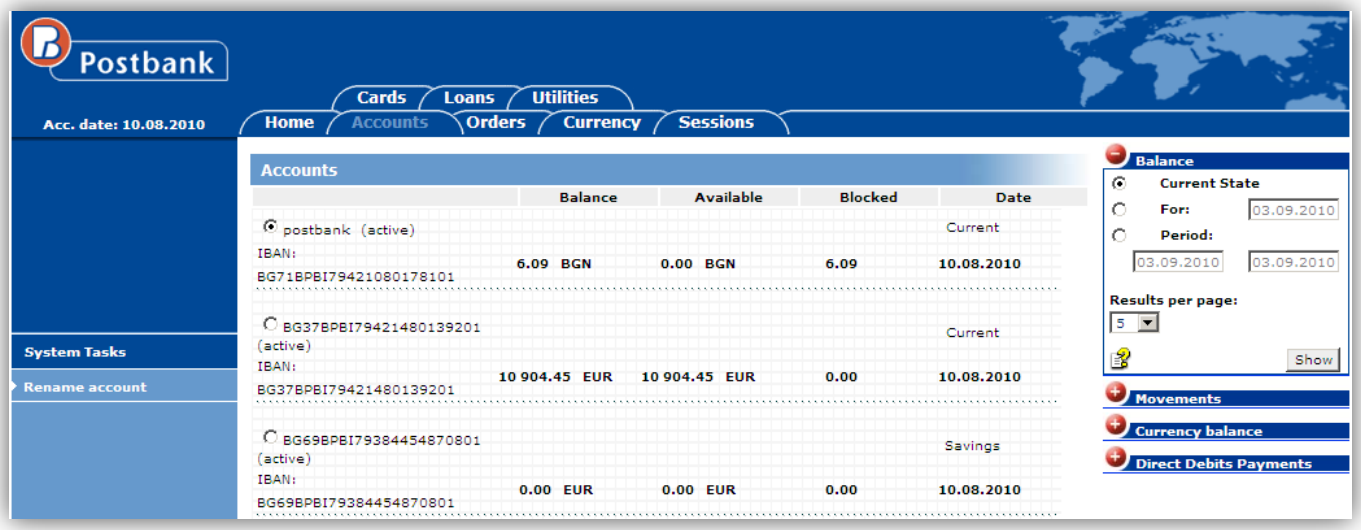
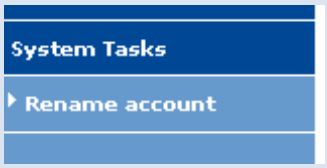



Figure 5

### 3.2.1 Change of account name




The system offers the function "Change of account name" on the main screen in the ACCOUNT menu..

The name of the account is written in blue. This is the 10-digit number and the currency type. For your convenience you can save the account under a textual name. The account number exists after the textual name:

- Click on

function to open the following screen:

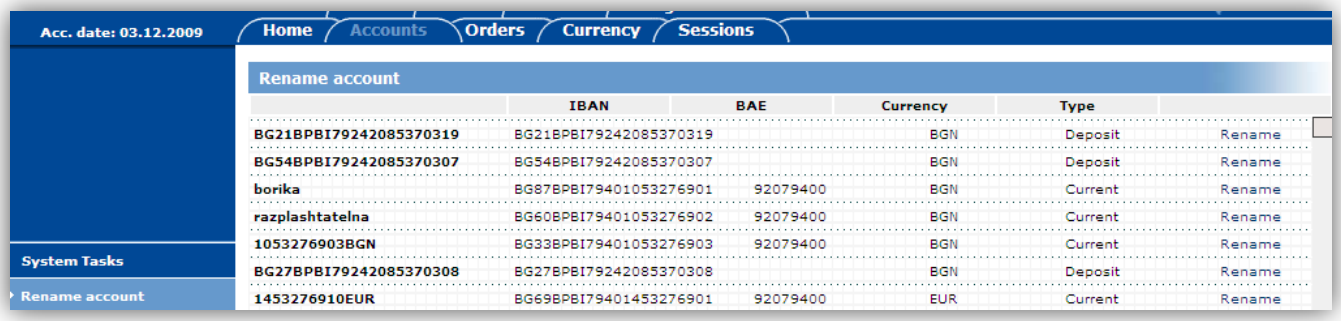
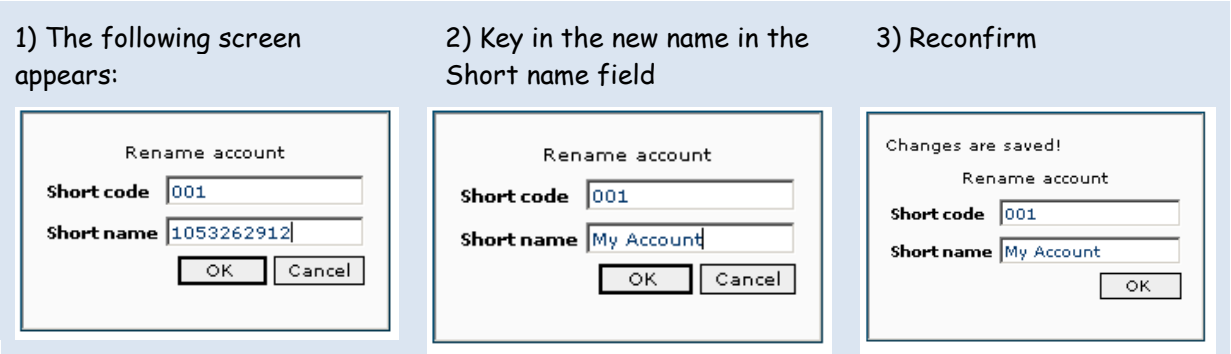



Figure 6

- Click on Rename in the line of the desired account.




The account appears in the list of accounts under a new name.

## 4. ORDERS

Transfers from your accounts can be ordered through ORDERS menu. The system provides the necessary information regarding payments initiated/made.

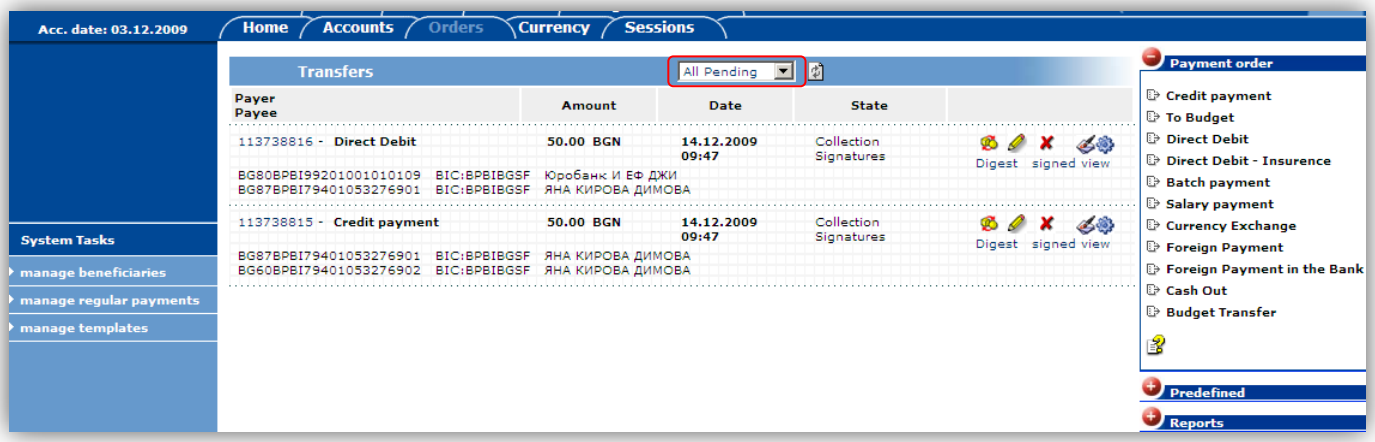



Figure 7

Basic information for the transfers is visualized in the center of the screen and is shown in the following fields:

*1st line:*

- **Number of transfer** (in blue);
- **Type of transfer** (direct transfer, collection, transfer for the budget, exchange of currency, etc.);

- **Amount of transfer;**
- **Date and time** – of transfer initiation;
- **Status:**
  - ✓ *Collecting signatures* – new transfer;
  - ✓ *Successfully sent* – processed by the bank system;
  - ✓ *Rejected* – has not been processed by the bank system;
  - ✓ *Expired* – has not been signed and sent to the bank system within the determined period of time.
  - ✓ Waiting for execution – the order is waithing to be executed by the bank's system;
  - ✓ Unable to be sent – the order was not sent to the bank's system for execution due to some technical problems;
  - ✓ Locked (in the queue) – the order is being executed at the moment. Please, check the status later;
  - ✓ Rejected by the client/user – the order was rejected by the client. There will be no change in the balance of the account.

- **Icons:**

  ***Create similar orders***

  ***Edit an order***

  ***Delete an order***

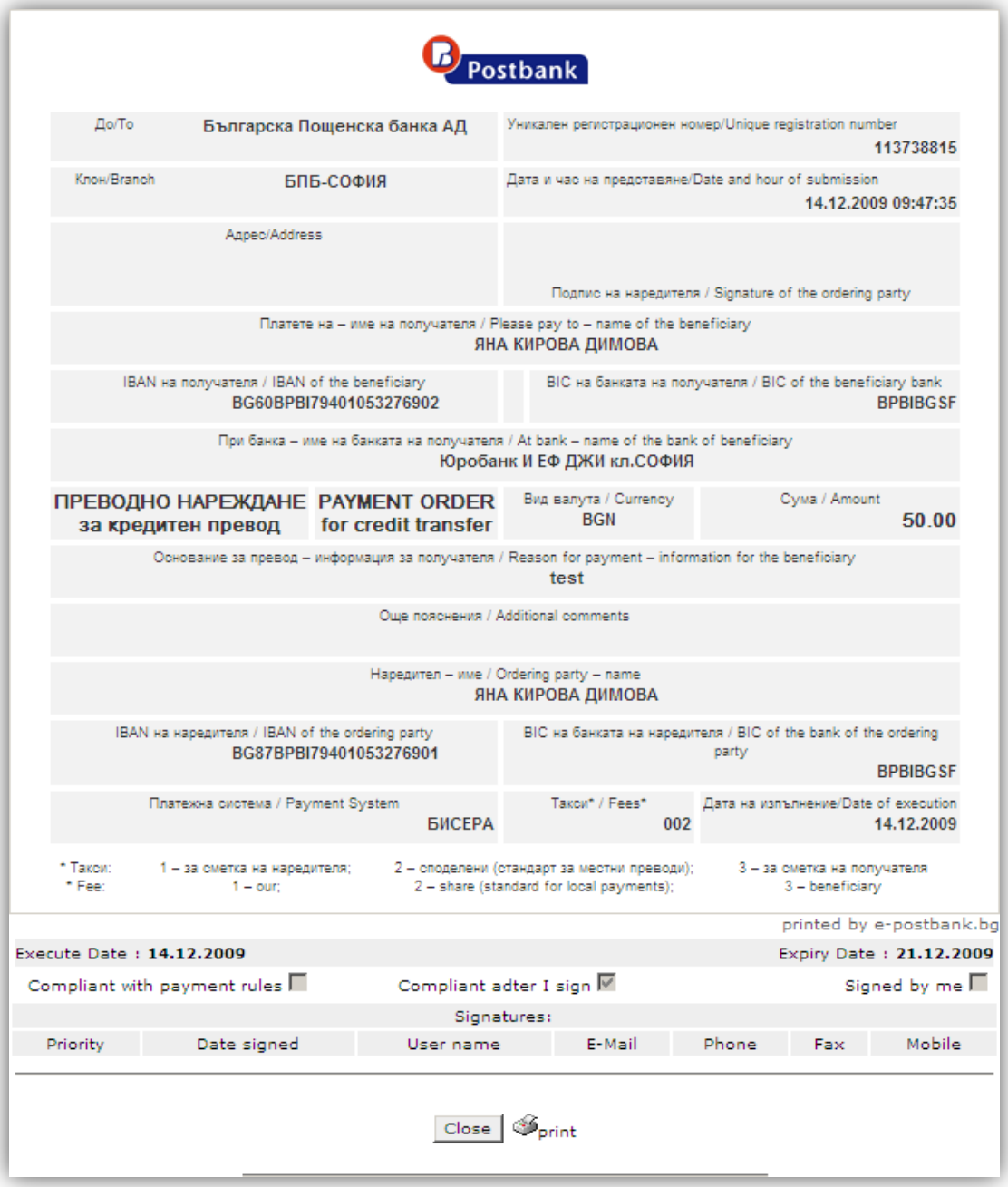
  ***Sign an order***

  ***Send an order***

*IInd line:*

- **Number of account and name of payer;**
- **Number of account and name of receiver;**

A screen with documents for the particular payment appears if you click on the number of the transfer.



Postbank

| | | | |
|---|---|---|---|
| До/To | Българска Пощенска банка АД | Уникален регистрационен номер/Unique registration number | 113738815 |
| Клон/Branch | БПБ-СОФИЯ | Дата и час на предоставяне/Date and hour of submission | 14.12.2009 09:47:35 |
| Адрес/Address | | Подпис на наредителя / Signature of the ordering party | |

Платете на – име на получателя / Please pay to – name of the beneficiary
ЯНА КИРОВА ДИМОВА

| | |
|---|---|
| IBAN на получателя / IBAN of the beneficiary | BIC на банката на получателя / BIC of the beneficiary bank |
| BG60BPBI79401053276902 | BPBIBGSF |

При банка – име на банката на получателя / At bank – name of the bank of beneficiary
Юробанк И ЕФ ДЖИ кл.СОФИЯ

| | | | |
|---|---|---|---|
| ПРЕВОДНО НАРЕЖДАНЕ за кредитен превод | PAYMENT ORDER for credit transfer | Вид валута / Currency: BGN | Сума / Amount: 50.00 |

Основание за превод – информация за получателя / Reason for payment – information for the beneficiary
test

Още пояснения / Additional comments

Наредител – име / Ordering party – name
ЯНА КИРОВА ДИМОВА

| | |
|---|---|
| IBAN на наредителя / IBAN of the ordering party | BIC на банката на наредителя / BIC of the bank of the ordering party |
| BG87BPBI79401053276901 | BPBIBGSF |

| | | |
|---|---|---|
| Платежна система / Payment System: БИСЕРА | Такси* / Fees*: 002 | Дата на изпълнение/Date of execution: 14.12.2009 |

* Такси: 1 – за сметка на наредителя; 2 – споделени (стандарт за местни преводи); 3 – за сметка на получателя
* Fee: 1 – our; 2 – share (standard for local payments); 3 – beneficiary

printed by e-postbank.bg

Execute Date : **14.12.2009** Expiry Date : **21.12.2009**

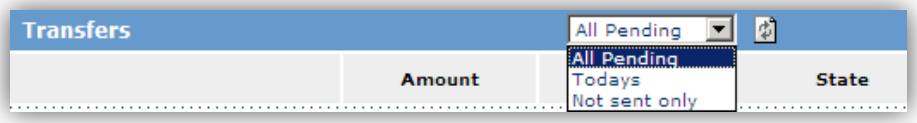
Compliant with payment rules ☐ Compliant adter I sign ☑ Signed by me ☐

Signatures:

| Priority | Date signed | User name | E-Mail | Phone | Fax | Mobile |
|---|---|---|---|---|---|---|

Close print

For your convenience there is an option for quick reviewing of the transfers classified in the following way:




- **All Pending** – shows all transfers waiting to be signed and sent;

- **Today** – shows all transfers made during the day *(Figure 8);*
- **Not sent only** – shows all unsent transfers.

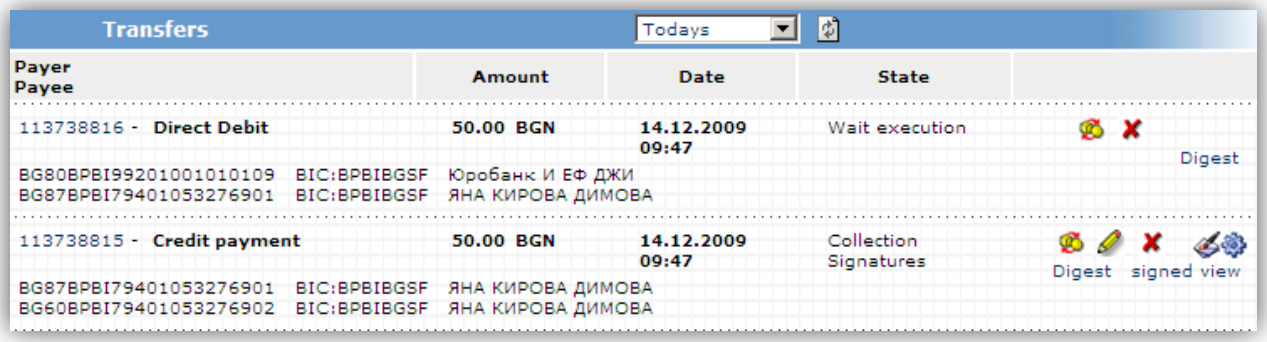
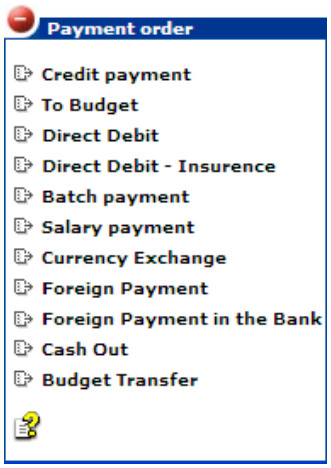



Figure 8

## 4.1 Order a transfer/payment

Click on

fast button in menu **Orders** to open a screen and choose the type of payment. The system offers the following options:




- **Credit payment** – order a standard transfer;
- **To budget** – order a transfer **to** a budget account;
- **Direct Debit** –
- **Batch payment** – order a group of similar in form payments initiated at the same time;
- **Salary payment** – batch payment of salaries;
- **Currency exchange**
- **Foreign payment** – order a foreign currency transfer;
- **Foreign Payment in the Bank** – order a foreign currency transfer within the bank;
- **Cash out** – order a cash withdrawal request.
- **Budget transfer** – order a transfer **from** a budget account;

Click on **Credit payment** to open a screen and fill in the parameters of the transfer:

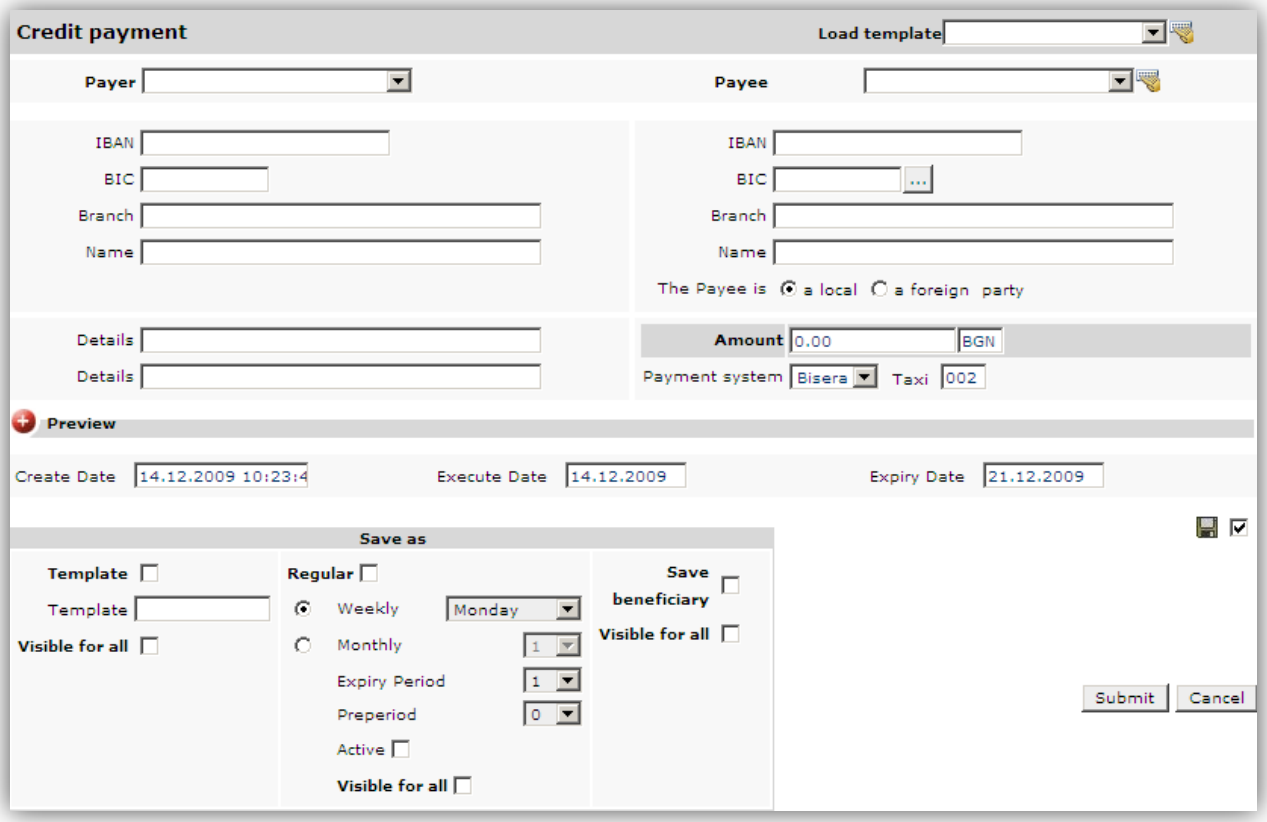
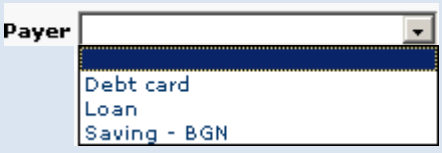


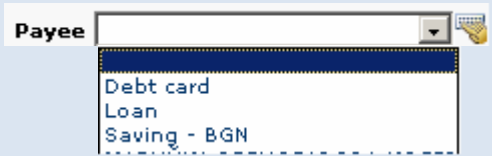

Figure 9

Button ▼ in the **Payer** field allows you to select the account from which the payment will be made. After selecting it the system enters the data below automatically.

Button ▼ in the **Payee** field allows you to select the account to which the payment will be made. The system automatically offers all accounts that are subscribed for the INTERNET BANKING and all additionally entered **Beneficiaries**. After selectiong the account the system automatically enters the data below.

If you wish to make a payment to a new account, you have to enter the data manually.




Fill in the fields **Amount** and **Details**.

- If you want the order to be sent by **RINGS**, you should choose **RINGS** in the field **Payment system;**
- Execute Date 14.12.2009 - indicates the date on which the transfer will be made.

**ATTENTION!**

In the event that the payment is not signed and sent on the indicated date of execution, the transfer will be made on the date of its signing and sending to the bank system but only within the indicated period of validity.

- Expiry Date 21.12.2009 - The date till which the initiated payment will be maintained in the system as queued for signing and sending.
- Preview - this button shows the payment according to the Bank Unified Standard:

Postbank

| | | | |
|---|---|---|---|
| До/To | Българска Пощенска банка АД | Уникален регистрационен номер/Unique registration number | |
| Клон/Branch | | Дата и час на предоставяне/Date and hour of submission | 14.12.2009 10:23:40 |
| Адрес/Address | | Подпис на наредителя / Signature of the ordering party | |
| Платете на – име на получателя / Please pay to – name of the beneficiary | | | |
| IBAN на получателя / IBAN of the beneficiary | | BIC на банката на получателя / BIC of the beneficiary bank | |
| При банка – име на банката на получателя / At bank – name of the bank of beneficiary | | | |
| ПРЕВОДНО НАРЕЖДАНЕ за кредитен превод | PAYMENT ORDER for credit transfer | Вид валута / Currency BGN | Сума / Amount 0.00 |
| Основание за превод – информация за получателя / Reason for payment – information for the beneficiary | | | |
| Още пояснения / Additional comments | | | |
| Наредител – име / Ordering party – name | | | |
| IBAN на наредителя / IBAN of the ordering party | | BIC на банката на наредителя / BIC of the bank of the ordering party | |
| Платежна система / Payment System No | | Такси* / Fees* 002 | Дата на изпълнение/Date of execution 14.12.2009 |

* Такси: 1 – за сметка на наредителя; 2 – споделени (стандарт за местни преводи); 3 – за сметка на получателя

* Fee: 1 – our; 2 – share (standard for local payments); 3 – beneficiary

Figure 10

- Section **Save as** - Figure 11 – offers the following options:
  - ✓ Create a template;
  - ✓ Create a regular payment;
  - ✓ Save the beneficiary;
  - ✓ Visible for all.

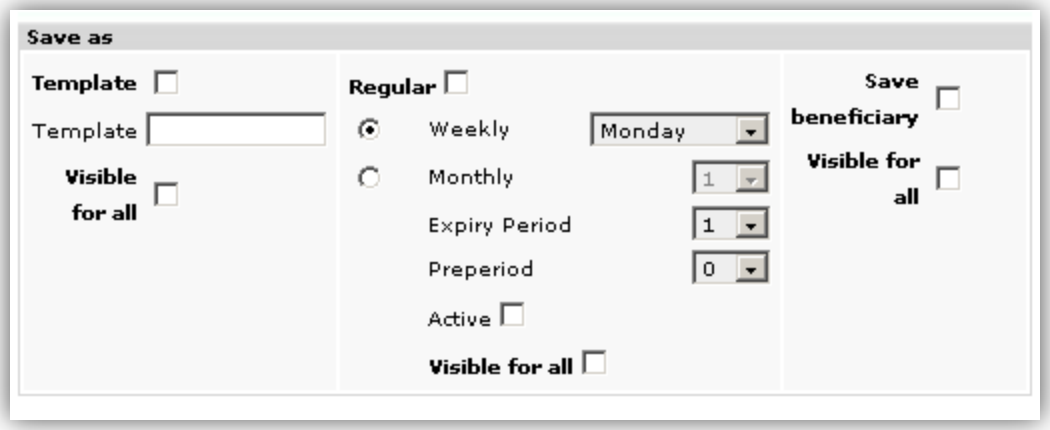



Figure 11

### 4.1.1 Create a payment template

This function allows you to save a document as a template in order to use it in future.

After filling in the payment order:

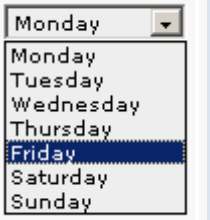
- ✓ Mark the template field Template - Figure 11
- ✓ Enter a name of the template Template .

Save by clicking on Submit .

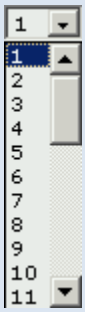
### 4.1.2 Create a Regular payment

The system gives you the opportunity to create a payment that will be automatically generated and executed on an exact date repeatedly. Mark the field Regular - *Figure 11* and enter the date for execution. The system offers two options:

Weekly — Select a day for the regular payments.




Monthly — Select a month for the regular payments.




- Expiry Period 1 - shows how many days the payment will be kept in the system if the generated regular payment is not signed on time (the indicated date of execution).
- Preperiod 0 - "preperiod" indicates how many days before the date of execution the regular payment will be generated in the system.

***DO NOT FORGET!***

Mark the Active field. If you fail to mark it the regular payment will be available in the regular payments list but it will not be activated on the indicated date.

Save by Submit.

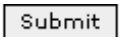
### 4.1.3 Save the beneficiary

This function allows you to save the entered data about the beneficiaries. Mark the field Save beneficiary - *Figure 11* and save by pessing Submit. Later on the data can be entered automatically in the transfer initiation screen. Click on in the

field to open a list of saved Beneficiaries. Mark the desired beneficiary.

### 4.1.4 Visible for all

By activating this function all the saved beneficiaries will be visible for all of the users of a given subscriber.

If activated - a payment will be generated after clicking on 

.

Deactivate if you only want to enter a **Template/Regular payment**.

In order to make another type of payment *(transfer to the budget, collection, currency exchange, currency transfer)* please follow the instructions above.

## 4.2 Signing a transfer

After creating a payment/transfer you have to sign it and send it to the bank system. Enter menu **Orders** and view all of the transfers waiting to be signed and sent.

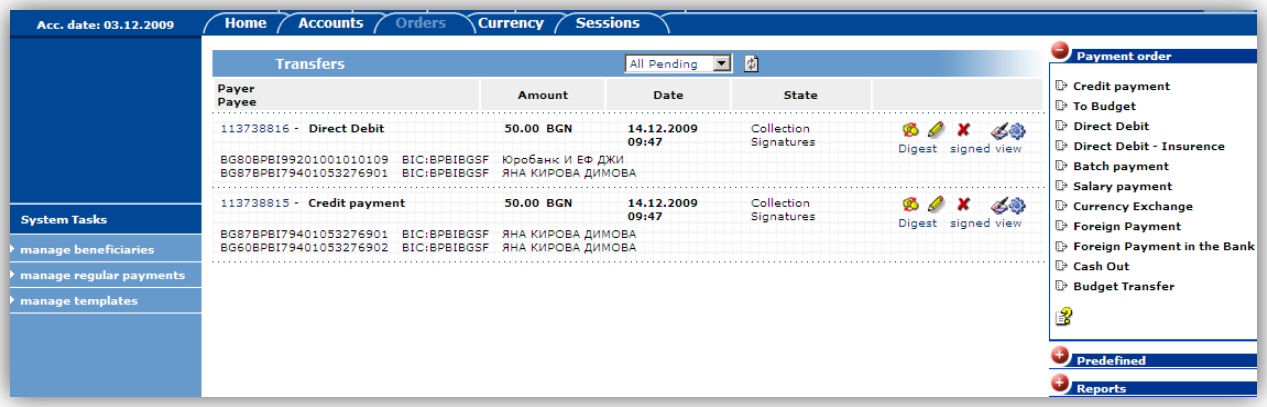



Figure 12

You can view the following document by clicking on the transfer number - 114162354 - :

Кредитен превод

Postbank

| | | | |
|---|---|---|---|
| До/To | Юробанк И Еф Джи България АД | Уникален регистрационен номер/Unique registration number | 114162354 |
| Клон/Branch | БПБ-СОФИЯ ОКРЪГ | Дата и час на представяне/Date and hour of submission | 17.08.2010 10:38:20 |
| Адрес/Address | | Подпис на наредителя / Signature of the ordering party | |

Платете на – име на получателя / Please pay to – name of the beneficiary
Клиент 30466 Сектор:5000

| | |
|---|---|
| IBAN на получателя / IBAN of the beneficiary | BIC на банката на получателя / BIC of the beneficiary bank |
| BG76BPBI79424052287402 | BPBIBGSF |

При банка – име на банката на получателя / At bank – name of the bank of beneficiary
Юробанк И ЕФ ДЖИ кл.СОФИЯ ОКРЪГ

| | | | |
|---|---|---|---|
| ПРЕВОДНО НАРЕЖДАНЕ за кредитен превод | PAYMENT ORDER for credit transfer | Вид валута / Currency: BGN | Сума / Amount: 2.00 |

Основание за превод – информация за получателя / Reason for payment – information for the beneficiary
захранване

Още пояснения / Additional comments

Наредител – име / Ordering party – name
Клиент 30466 Сектор:500

| | |
|---|---|
| IBAN на наредителя / IBAN of the ordering party | BIC на банката на наредителя / BIC of the bank of the ordering party |
| BG44BPBI79421052287401 | BPBIBGSF |

| | | |
|---|---|---|
| Платежна система / Payment System: БИСЕРА | Такси* / Fees*: 002 | Дата на изпълнение/Date of execution: 17.08.2010 |

* Такси: 1 – за сметка на наредителя; 2 – споделени (стандарт за местни преводи); 3 – за сметка на получателя
* Fee: 1 – our; 2 – share (standard for local payments); 3 – beneficiary

отпечатано от e-postbank.bg

Дата на изпълнение : 17.08.2010 Срок на валидност : 24.08.2010

Съвместим с платежни правила ☐ Съвместим след моя подпис ☑ Подписан от мен ☐

Подписи:

| Приоритет | Дата на подписване | Име на потребител | Ел. поща | Телефон | Факс | Мобилен телефон |
|---|---|---|---|---|---|---|

Затвори печат

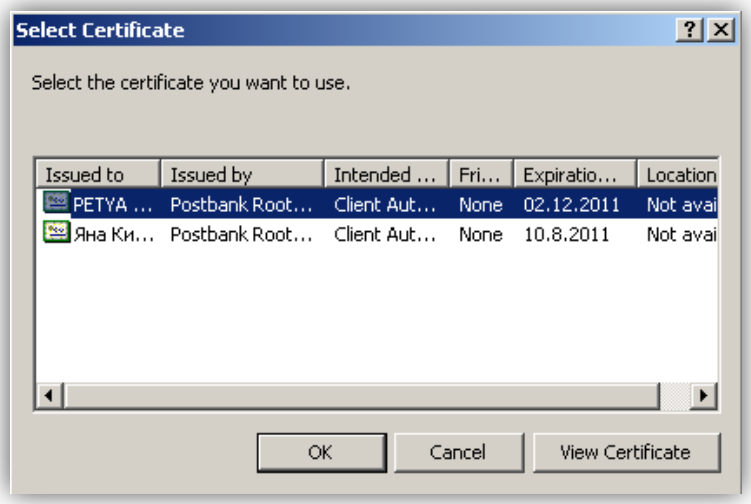
If you notice some mistake in the documents there exist two options:

- ✓ Make a correction – **Edit** icon ;
- ✓ Cancel the payment – **Cancel** icon .

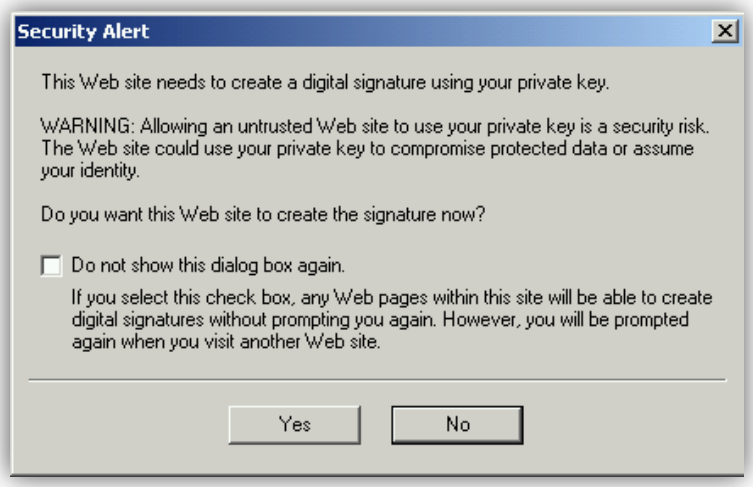
**Sign and send a transfer:**

- Click on icons - and to sign and send;

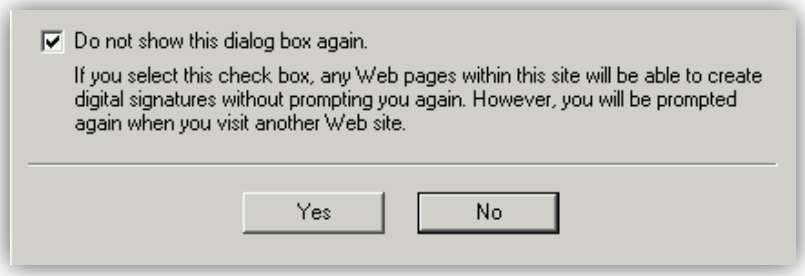
- The system message that appears shows all of the certificates installed on the PC. Each registration uses a unique certificate. Choose the respective certificate, according the registration you are using at the moment:



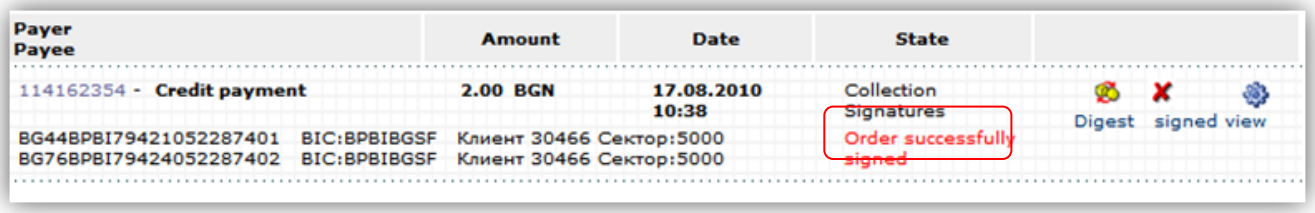

✓ The system message that appears requires confirmation for the creation of your electronic signature for the signing of the transfer.


Security Alert
This Web site needs to create a digital signature using your private key.
WARNING: Allowing an untrusted Web site to use your private key is a security risk. The Web site could use your private key to compromise protected data or assume your identity.
Do you want this Web site to create the signature now?
Do not show this dialog box again.
If you select this check box, any Web pages within this site will be able to create digital signatures without prompting you again. However, you will be prompted again when you visit another Web site.
Yes
No

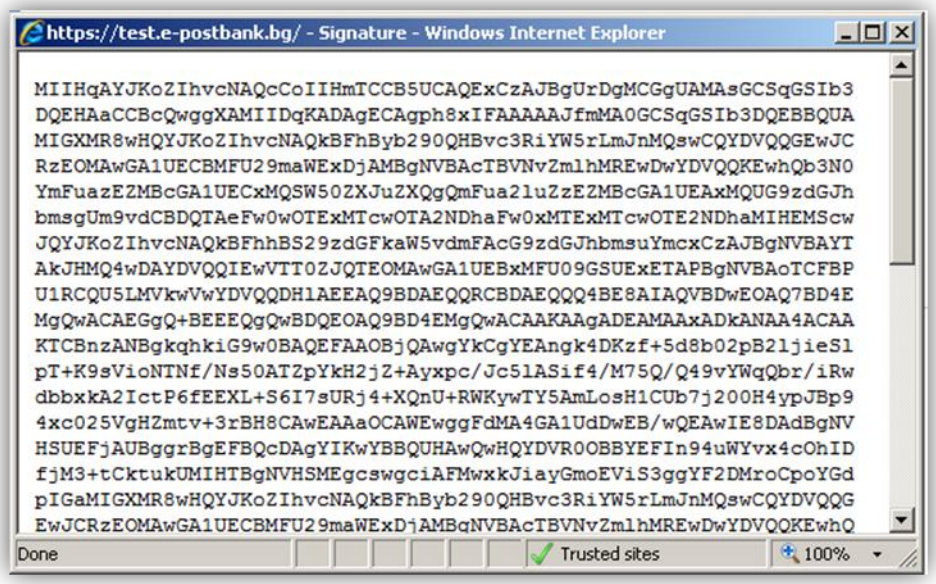
Confirm with Yes. If you would like to avoid seeing the second message, you can mark the respective field as shown on the screen below.


Do not show this dialog box again.
If you select this check box, any Web pages within this site will be able to create digital signatures without prompting you again. However, you will be prompted again when you visit another Web site.
Yes
No

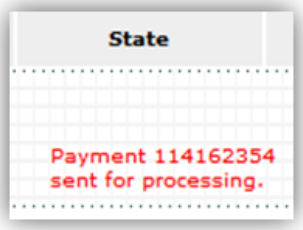
When you sign the transfer in field State appears the following message:




When you click on the signed view a message with your digital signature appears. When a transfer is not signed the screen is empty:

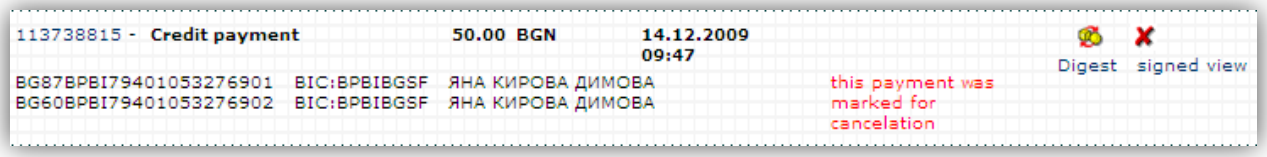



- Click on to send the transfer. A message in the field State appears:



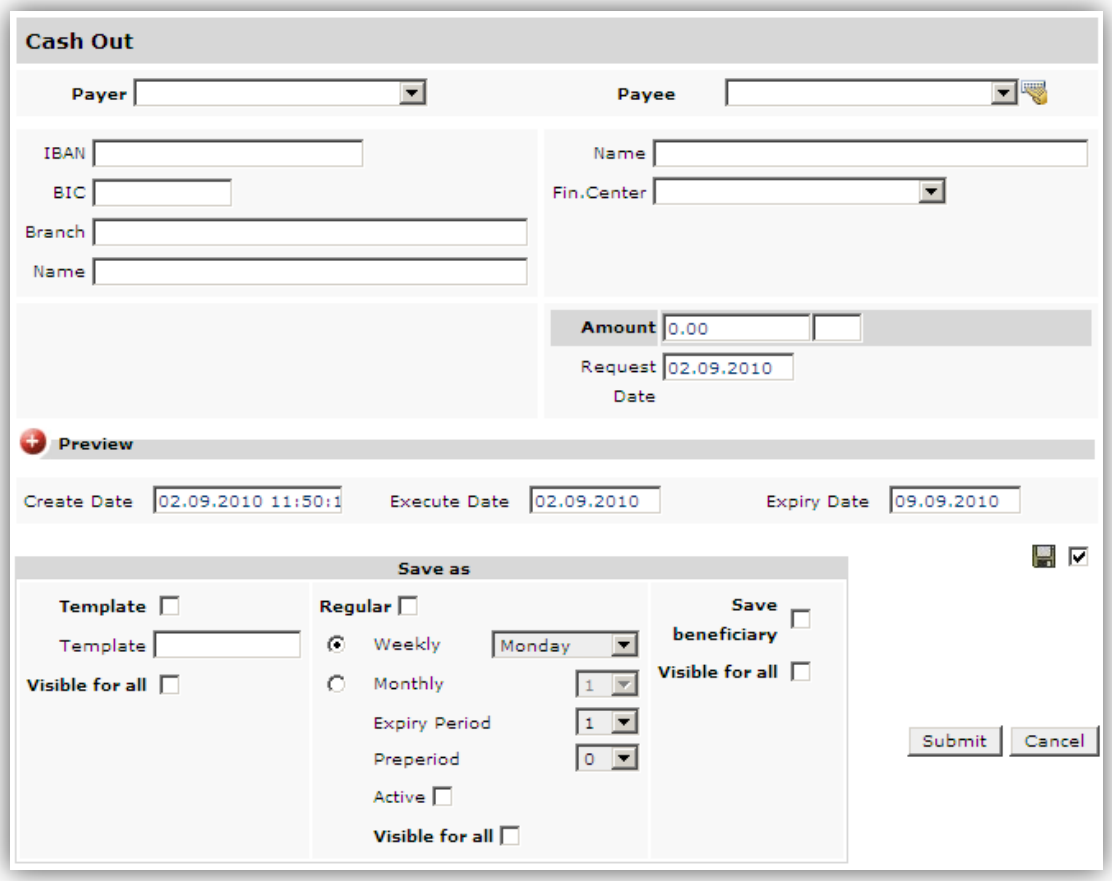
## 4.3 Deleting a transfer

The transfer can be deleted or rejected by the icon - reject. This is possible under "Collection of signatures" status. The icon disappears after the "successful sending" of the transfer:



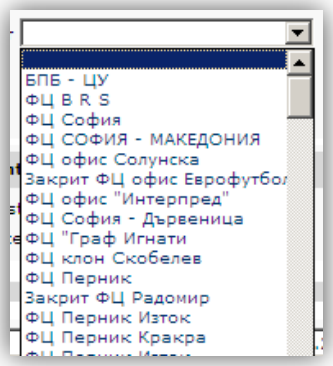

## 4.4 Cash out

Click on **Cash Out** in menu **Orders**:

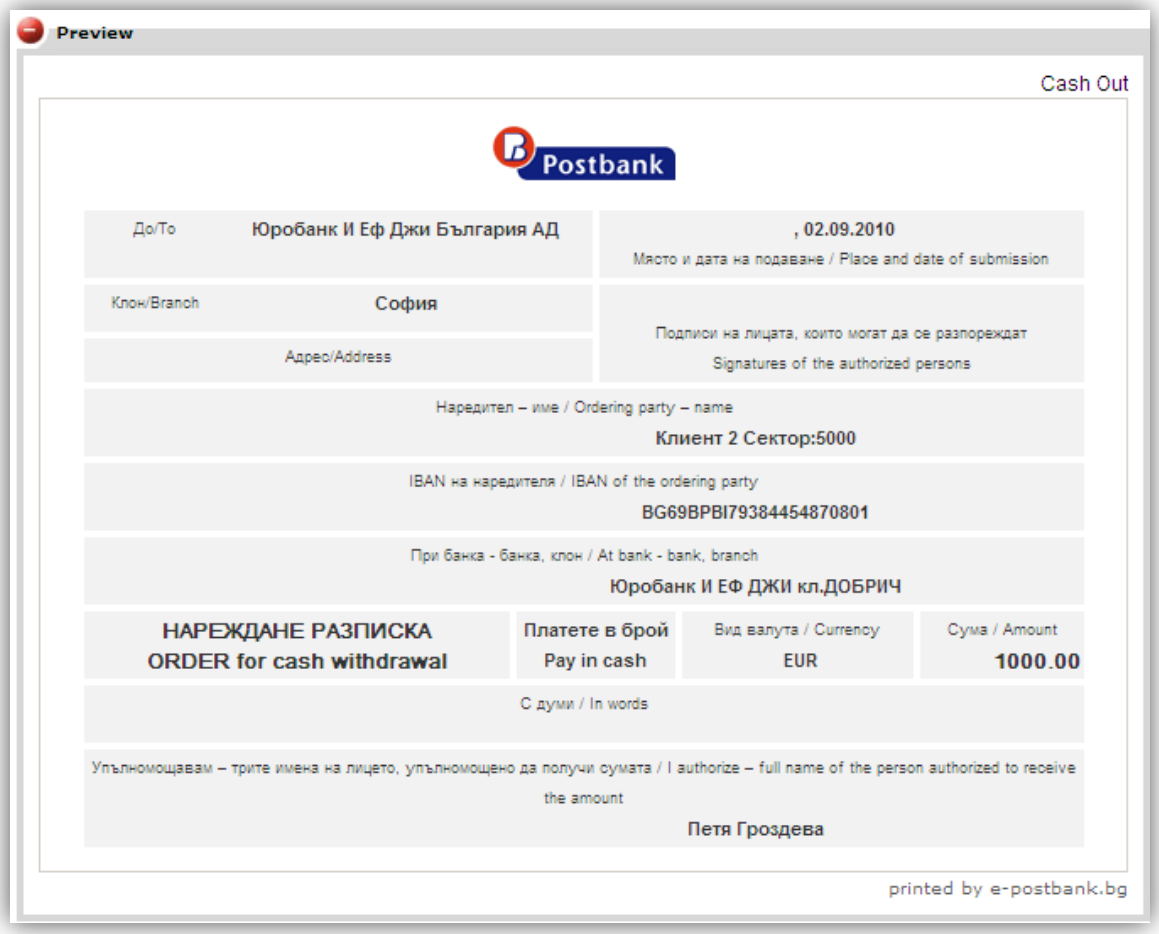



- Choose **Payer** from the drop down menu -

- It is not obligatory to fill in the field **Payee**, but if you want you can select a person who will draw out the money;
- **Fin. Center** – choose the financial center where the cash out will be performed




- **Amount** – enter the amount of money;


Preview
Cash Out
Postbank
До/To
Юробанк И Еф Джи България АД
, 02.09.2010
Място и дата на подаване / Place and date of submission
Клон/Branch
София
Адрес/Address
Подписи на лицата, които могат да се разпореждат
Signatures of the authorized persons
Наредител – име / Ordering party – name
Клиент 2 Сектор:5000
IBAN на наредителя / IBAN of the ordering party
BG69BPBI79384454870801
При банка - банка, клон / At bank - bank, branch
Юробанк И ЕФ ДЖИ кл.ДОБРИЧ
НАРЕЖДАНЕ РАЗПИСКА
ORDER for cash withdrawal
Платете в брой
Pay in cash
Вид валута / Currency
EUR
Сума / Amount
1000.00
С думи / In words
Упълномощавам – трите имена на лицето, упълномощено да получи сумата / I authorize – full name of the person authorized to receive the amount
Петя Гроздева
printed by e-postbank.bg

Finally, click on **Submit**.

## 4.5 Order <batch payment> and <salary payment>

### 4.5.1 Batch payment

Batch payment is an order for a group of similar in form payments initiated at one and the same time that are directed from one client's account to third persons' accounts. In order to make a batch payment you have to use a file with a **format determined by BPB**.
You can see more information about batch payment format on the following address:
http://www.postbank.bg/TransformationService.asmx/XHTML?strXML=/en-US/customer_services/BBMasPayments/

Click on **Batch Payment** to open the following screen:

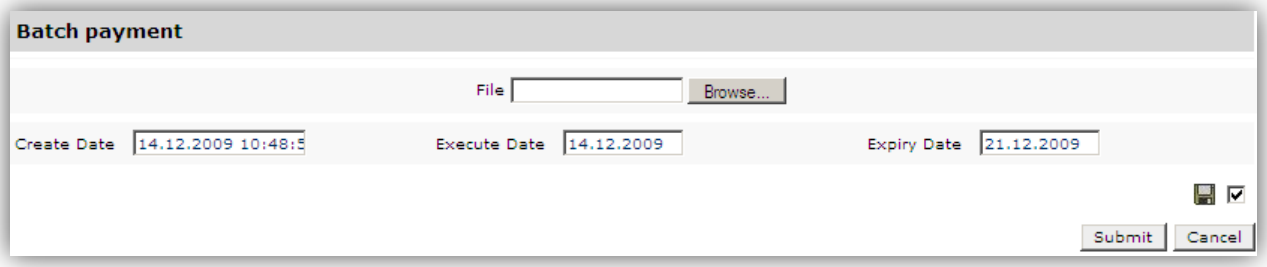
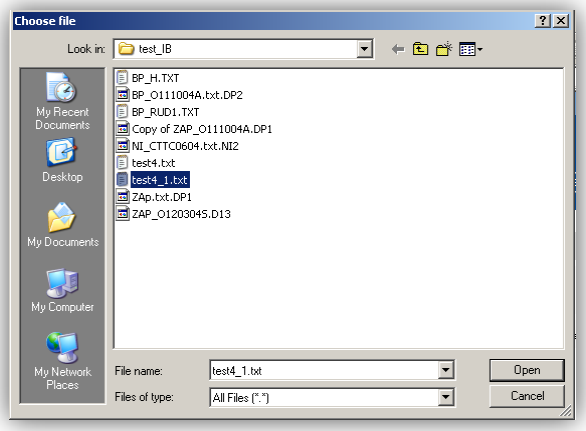



Figure 13

- Click on Browse... to open a screen indicating which file will be used for the batch payment. Mark the desired file and click Open.




- Create Date 14.12.2009 10:48:5 - The system enters the date and time the batch payment was made.
- Execute Date 14.12.2009 - select a date on which the request will be *forwarded* to the bank system.
- Expiry Date 21.12.2009 - determine the date until which the batch payment will be *available* in the INTERNET BANKING system if the request is not signed and sent before the **date of execution**.

- Click on - Submit to view the following message:

Confirm by OK .

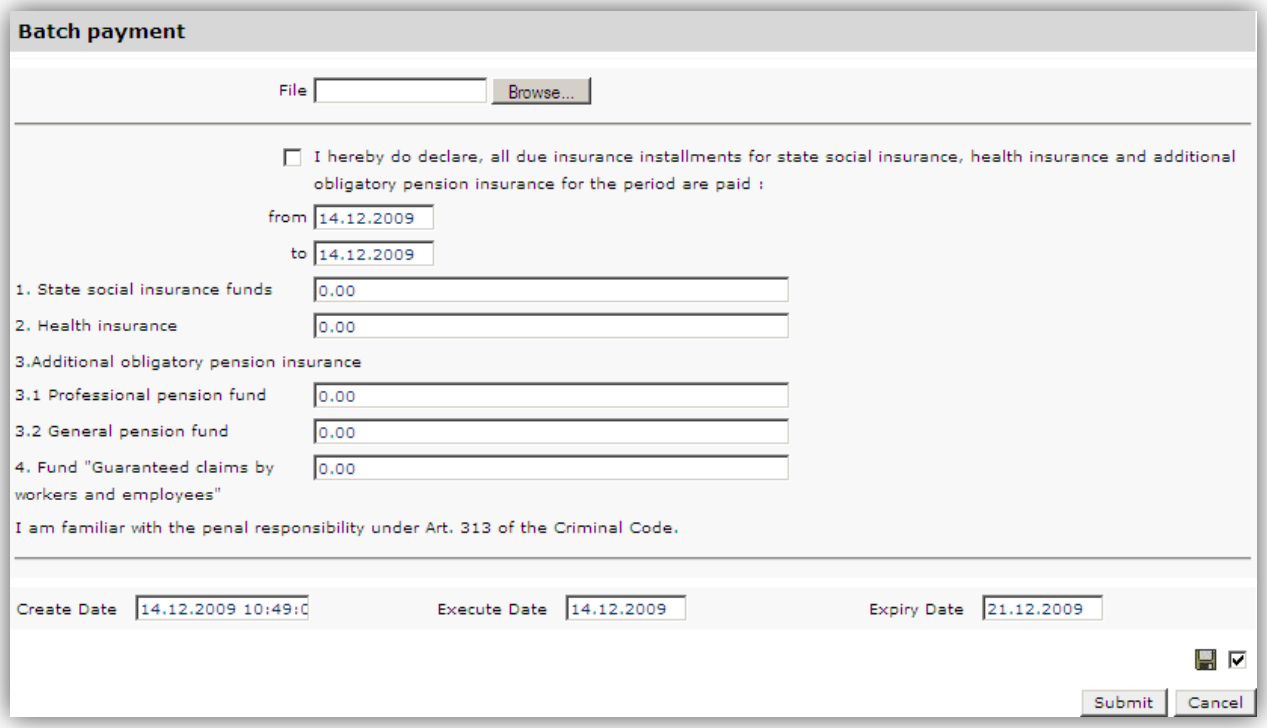
In case the batch payment has status **rejected**, click on the *status* or on the *number of the payment*. The reason for the rejected appears in the **BIS-log field** of the opened screen.

### 4.5.2 Payment of salaries

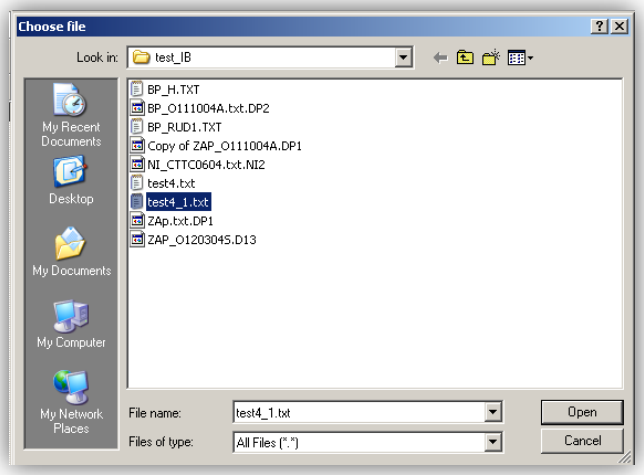
In its essence the payment of salaries is a batch payment and is also an order for a group of similar in form payments initiated at the same time that are directed from/to one client's account to/from third persons' accounts.

For ordering of a batch payment you have to use a file with a **format determined by BPB**.

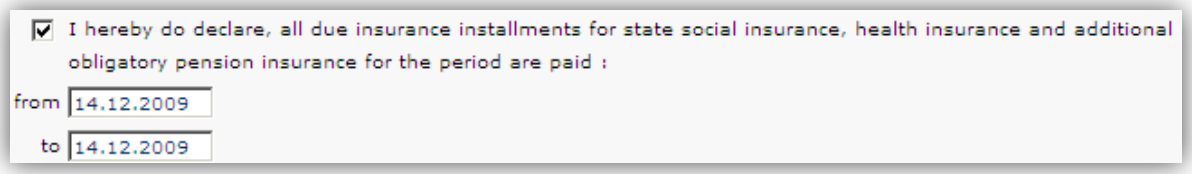
Click on **Salary payment** - a batch payment screen is opened but with additional fields for declaration that the social security contributions have been paid:


Batch payment
File
Browse...
I hereby do declare, all due insurance installments for state social insurance, health insurance and additional obligatory pension insurance for the period are paid :
from 14.12.2009
to 14.12.2009
1. State social insurance funds 0.00
2. Health insurance 0.00
3.Additional obligatory pension insurance
3.1 Professional pension fund 0.00
3.2 General pension fund 0.00
4. Fund "Guaranteed claims by workers and employees" 0.00
I am familiar with the penal responsibility under Art. 313 of the Criminal Code.
Create Date 14.12.2009 10:49:0
Execute Date 14.12.2009
Expiry Date 21.12.2009
Submit
Cancel

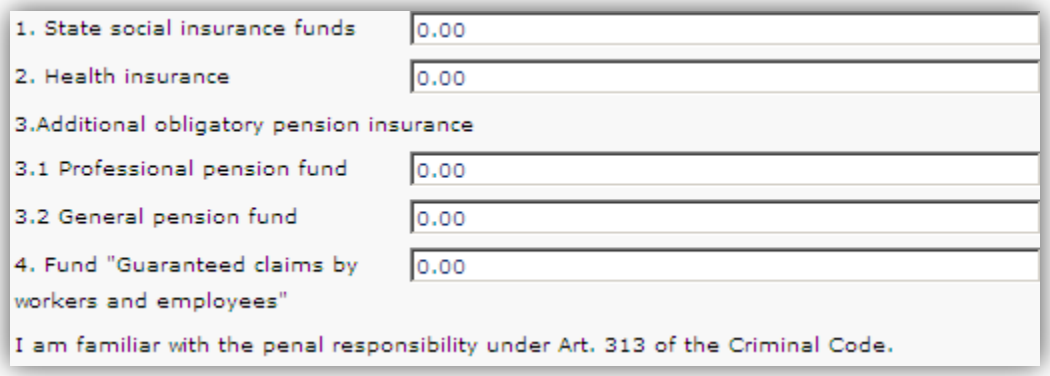
- Click on Browse... to open a screen in which you have to indicate which file will be used for the salaries payment (batch payment). Mark the desired file and click on Open.



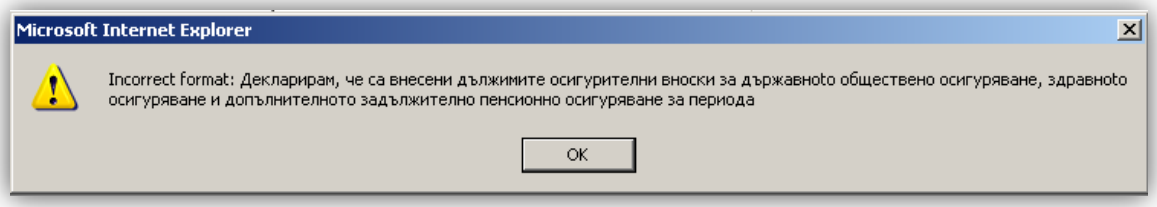

- Mark the declaration and fill in the time period


I hereby do declare, all due insurance installments for state social insurance, health insurance and additional obligatory pension insurance for the period are paid :
from 14.12.2009
to 14.12.2009

- Fill in the fields from. 1 to 4:

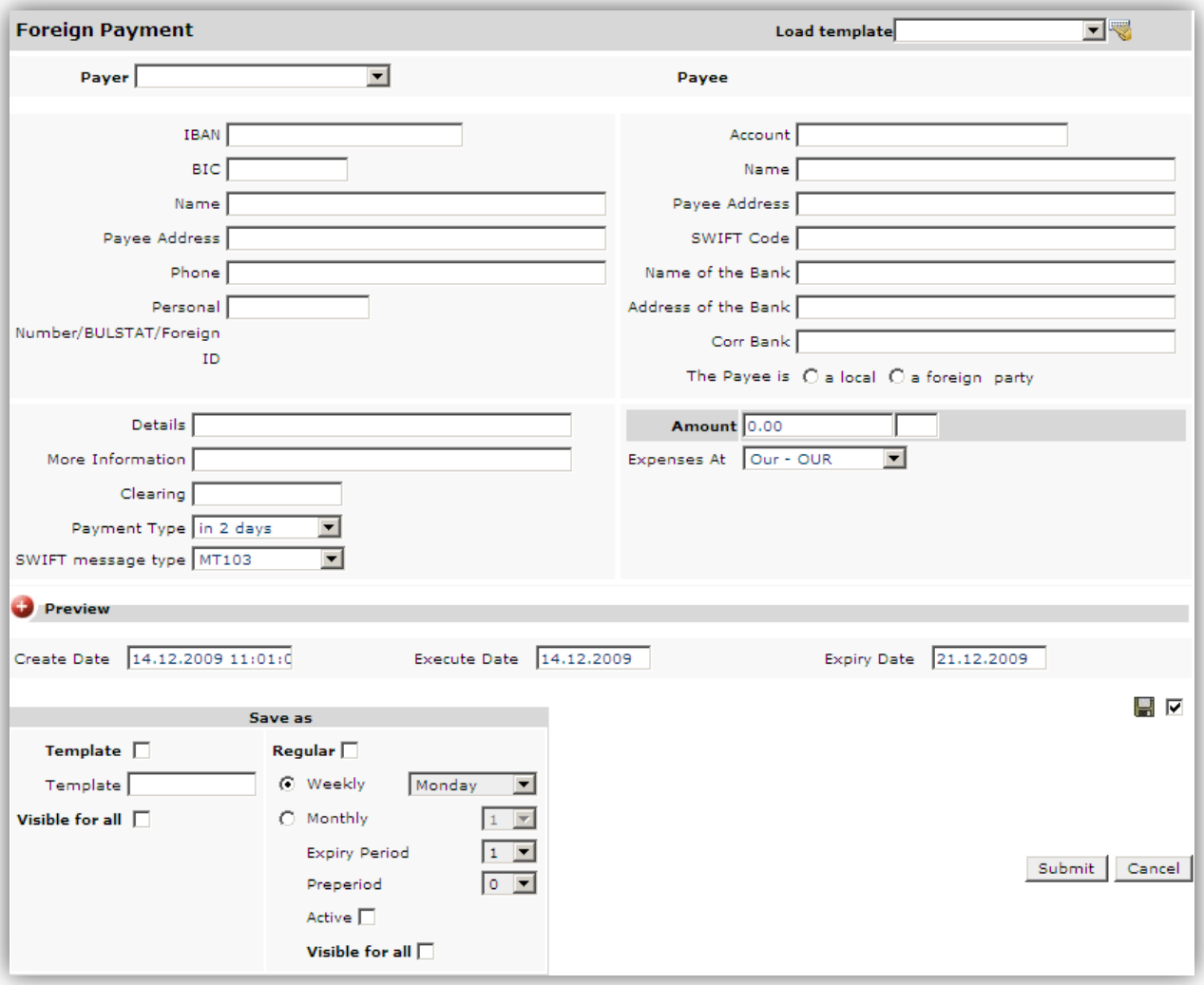

1. State social insurance funds 0.00
2. Health insurance 0.00
3.Additional obligatory pension insurance
3.1 Professional pension fund 0.00
3.2 General pension fund 0.00
4. Fund "Guaranteed claims by workers and employees" 0.00
I am familiar with the penal responsibility under Art. 313 of the Criminal Code.

If you fail to fill in the declaration the system sends a message:



## 4.6 Foreign payment

Select Foreign Payment in menu Orders. <Foreign payment> screen is opened:



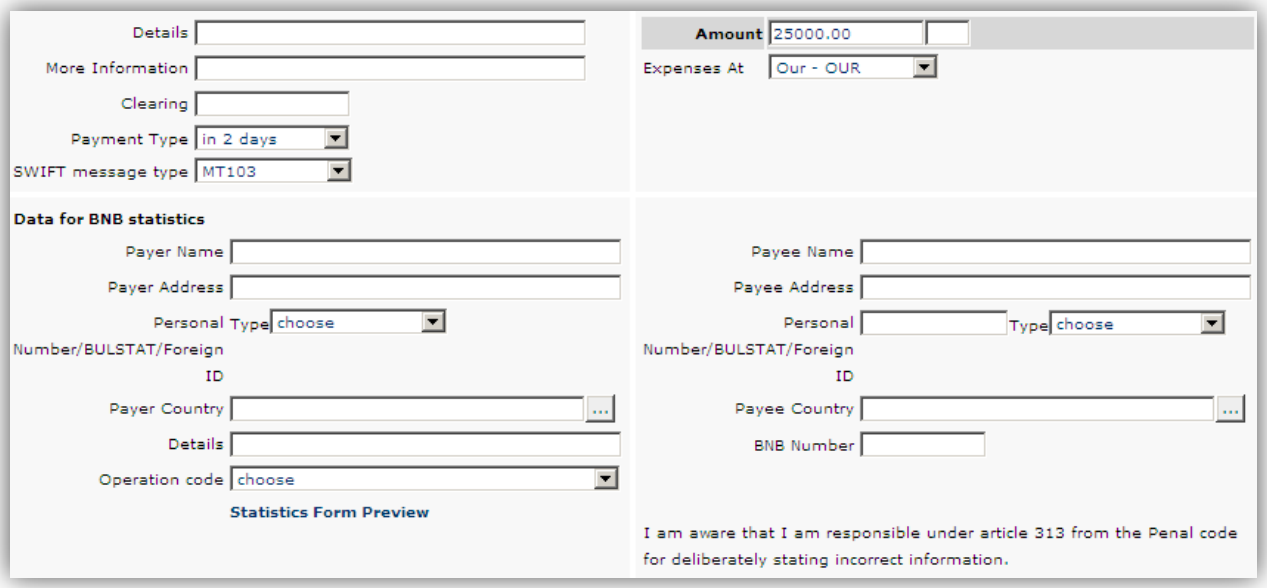

The upper part of the screen is divided into two fields – Payer and Payee:

- **Payer** – the left part of the screen. The information about the payer is entered there. If the payer is a foreigner a "Permanent Residence Declaration" appears in the lower part of the screen. It is obligatory to fill in this declaration. It offers three possible options. Choose the right one and mark it:
    1. With Bulgarian citizenship and undetermined period of stay;
    2. Without Bulgarian citizenship but with undetermined period of stay;

3. Without Bulgarian citizenship and without rights to stay for undetermined period of time.

- **Payee** – the right field of the screen. The data for the beneficiary is entered there. Choose whether the payee is a local or a foreigner. Enter precise and correct data about the beneficiary, the bank of the payee and the identification code of the bank such as Swift or clearing number. The account number should be entered without space between the symbols. If the data is incorrect and that prevents the sending of the transfer, it will be invalidated by an employee of the bank.

Enter the amount after entering the data. If the amount exceeds BGN 100 000 (in the respective foreign currency) a screen for entering the data from BNB statistics appears in the lower part of the screen. If the chosen sum exceeds BGN 25 000 (in the respective foreign currency), the Bank might require additional documents from the client in order to confirm the transfer, according to the procedure for processing foreign payments.

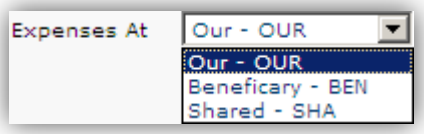


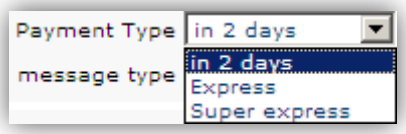

You are requested to enter the following information in the middle of the screen:

- Reasons for the foreign payment
- Clearing number – this is the identification number of the bank in the payment system of the country of the beneficiary/payee. Such payment systems are FW, CHIPS, Sort Code, BLZ I, etc. The "Clearing number" field is obligatory only when the payment's currency is

USD and it is designated to the USA. The clearing number always starts with a [/]. For example the clearing number for USA might look like this: /FW322271627 (/FW followed by a nine-digit number), for Germany: /BL85050200, for UK: /SC400530, etc.

- Who will cover the expenses and transfer's value date;
- Type of the SWIFT message - select from the list:



The ordering customer of a foreign currency transfer may choose to use one of the following two options of SWIFT messages:

1. **MT 103** – this is the standard message which is used when sending a foreign currency transfer. It contains a notification to the bank of the beneficiary for ordered transfer. The advantage of this option is that the expenses which the ordering party has to pay are known in advance.
2. **MT 103 + MT 202** – with this combination of messages MT 103 is sent directly to the beneficiary's bank and MT 202 – to the correspondent bank. MT 103 contains a notification to the bank of the beneficiary for an ordered transfer, i.e. right after its receipt, the bank of the beneficiary can inform the beneficiary of the transfer or directly credit his/her account. MT 202 contains information for payment between bank institutions.

**The advantages of the MT 103 + MT 202 option are:**

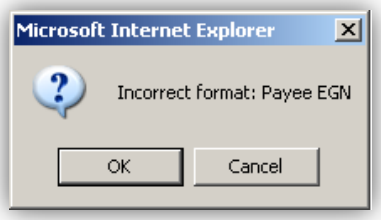
- The transfer is executed faster, i.e. the information for the transfer is immediately received by the beneficiary's bank.
- According to the policy of the beneficiary's bank, the beneficiary account can be immediately credited with the amount of the transfer.

**The disadvantages of the MT 103 + MT 202 option are:**

- The information for the commissions of the bank of the beneficiary for received foreign currency transfer is not known in advance. In case they are higher than the usual ones and the transfer is with charges of type OUR, the ordering customer shall have to additionally pay the difference up to the commission of the bank of the beneficiary.
- For using this option, the customer pays an additional commission according to the Tariff of the Bank.

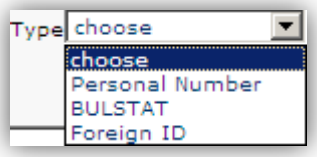
**The usage of MT 103 + MT 202 message combination is recommended in case of ordered foreign currency transfers to an account with another Bulgarian bank.**

Part of the data in the statistic form is entered automatically by the system. You have to enter data in the blank fields. If you fail to fill in all blank fields the system will not allow signing and confirmation of the transfer. Messages appear:



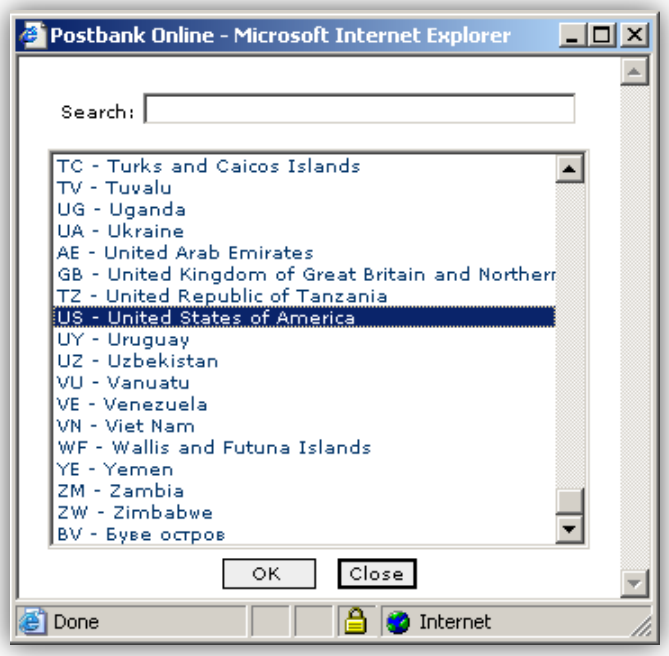
Data for BNB statistics:

1. **Data for the Payer** – In the "Type" field choose one of the options from the menu:

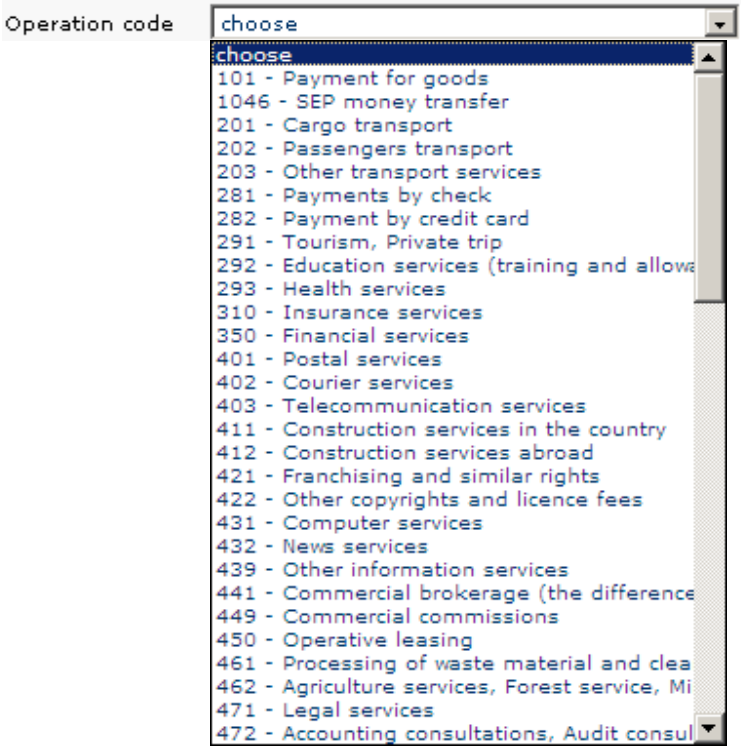



2. **Payee country** – Enter the respective country of the payee. If the payee is a local party, the system automatically selects "Bulgaria" and the selection cannot be changed. For another country press the button on the right:

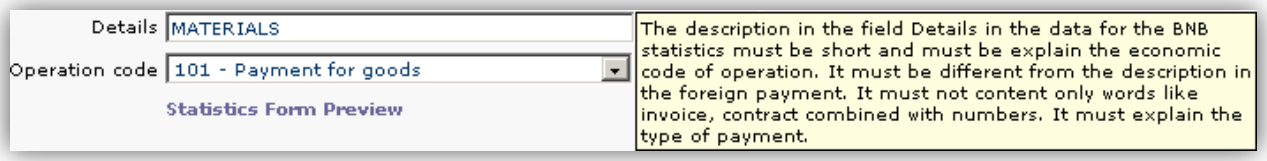
Select the country from the list, mark it and click on the "Confirm" button.



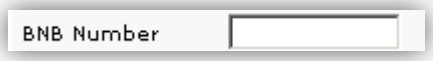

3. **Operation code** – use the arrow to open a list and select the appropriate option, which corresponds to the reason for the foreign payment according to the BNB nomenclature.


Operation code
choose
choose
101 - Payment for goods
1046 - SEP money transfer
201 - Cargo transport
202 - Passengers transport
203 - Other transport services
281 - Payments by check
282 - Payment by credit card
291 - Tourism, Private trip
292 - Education services (training and allowa
293 - Health services
310 - Insurance services
350 - Financial services
401 - Postal services
402 - Courier services
403 - Telecommunication services
411 - Construction services in the country
412 - Construction services abroad
421 - Franchising and similar rights
422 - Other copyrights and licence fees
431 - Computer services
432 - News services
439 - Other information services
441 - Commercial brokerage (the difference
449 - Commercial commissions
450 - Operative leasing
461 - Processing of waste material and clea
462 - Agriculture services, Forest service, Mi
471 - Legal services
472 - Accounting consultations, Audit consul

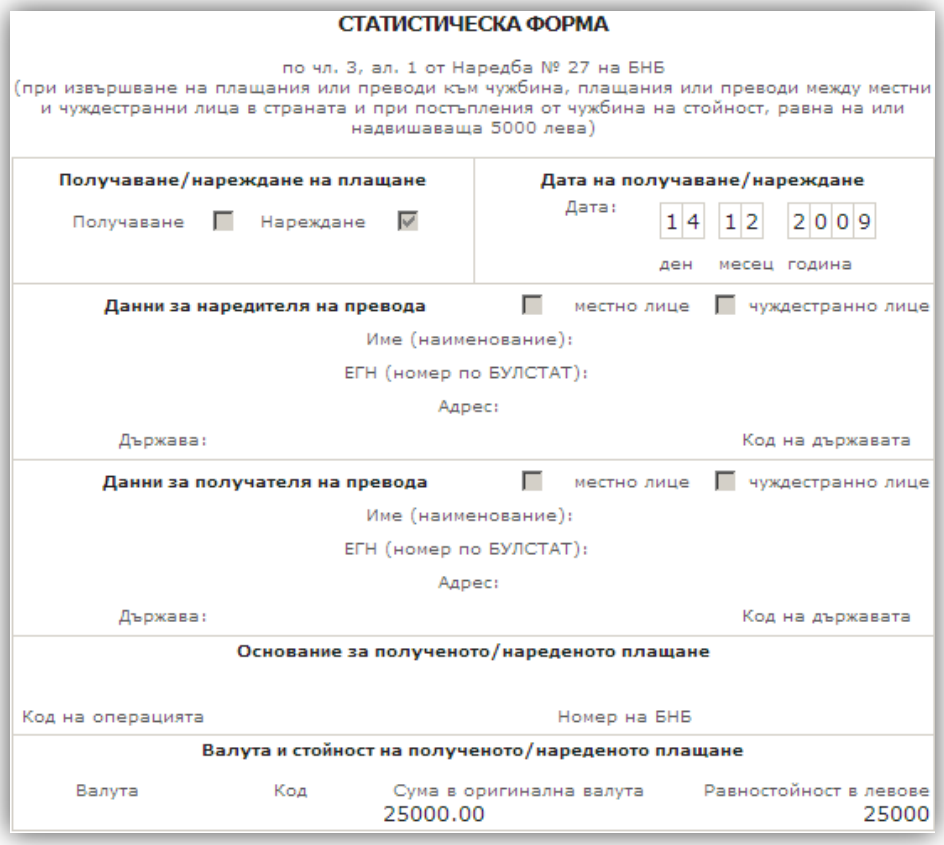
4. **Details** – as you will see, when the mouse cursor is positioned on the "Details" field, a text message appears to the right. It indicates how the filed should be filled in – follow the instructions when entering the respective information.




5. **BNB number** – for particular cases (e.g. financial credit between local and foreign person abroad, etc.) a number received from BNB upon declaration of the deal has to be entered.




After entering data in all fields, click on Statistics Form in order to open the filled in statistics form:



**СТАТИСТИЧЕСКА ФОРМА**

по чл. 3, ал. 1 от Наредба № 27 на БНБ
(при извършване на плащания или преводи към чужбина, плащания или преводи между местни и чуждестранни лица в страната и при постъпления от чужбина на стойност, равна на или надвишаваща 5000 лева)

**Получаване/нареждане на плащане**
Получаване ☐ Нареждане ☑

**Дата на получаване/нареждане**
Дата: 14 12 2009
ден месец година

**Данни за наредителя на превода** ☐ местно лице ☐ чуждестранно лице
Име (наименование):
ЕГН (номер по БУЛСТАТ):
Адрес:
Държава: Код на държавата

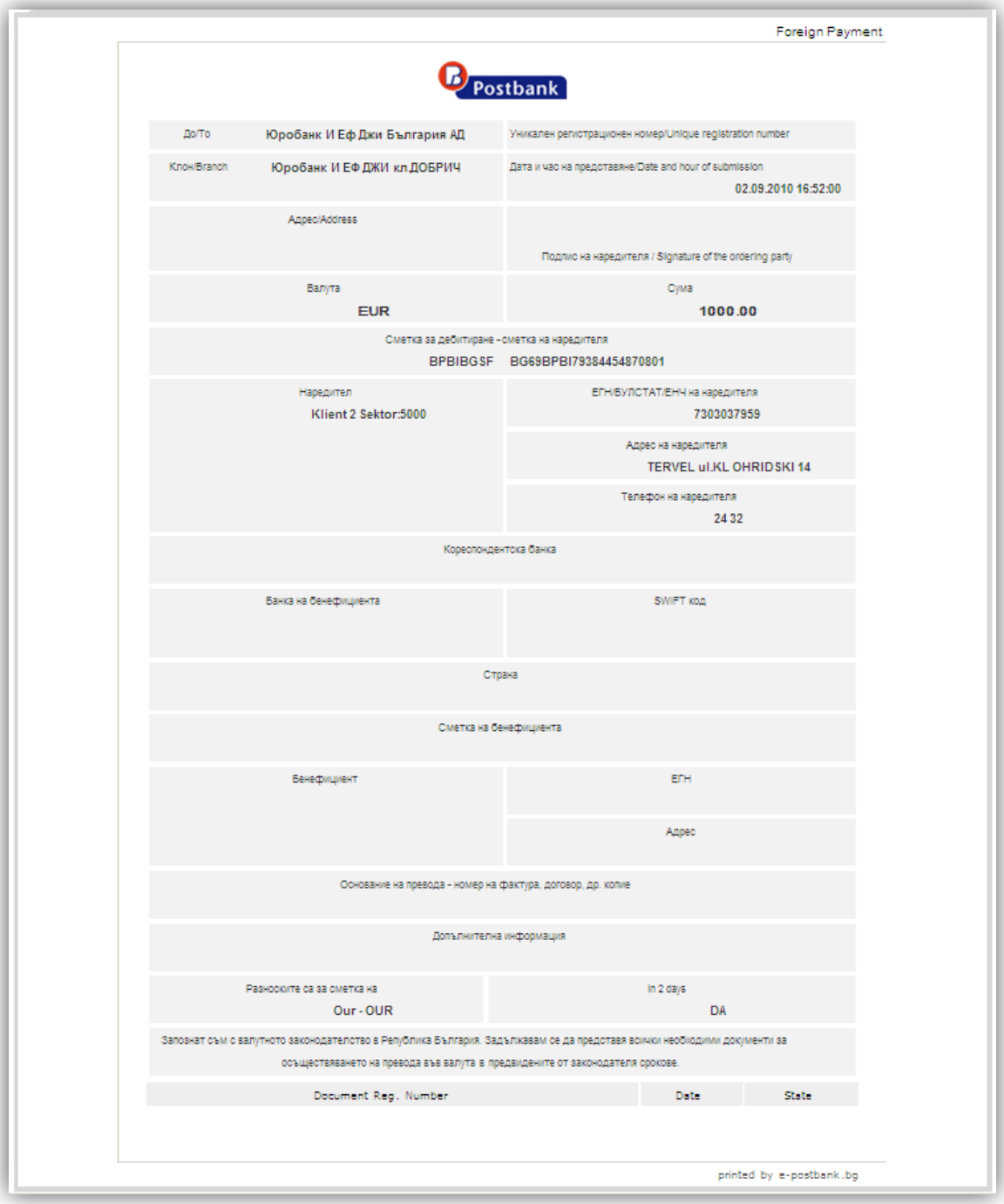
**Данни за получателя на превода** ☐ местно лице ☐ чуждестранно лице
Име (наименование):
ЕГН (номер по БУЛСТАТ):
Адрес:
Държава: Код на държавата

**Основание за полученото/нареденото плащане**
Код на операцията Номер на БНБ

**Валута и стойност на полученото/нареденото плащане**

| Валута | Код | Сума в оригинална валута | Равностойност в левове |
|---|---|---|---|
| | | 25000.00 | 25000 |

After entering all data you can view the ready payment document by clicking on Preview:



Foreign Payment

Postbank

| | | | |
|---|---|---|---|
| До/To | Юробанк И Еф Джи България АД | Уникален регистрационен номер/Unique registration number | |
| Клон/Branch | Юробанк И Еф ДЖИ кл.ДОБРИЧ | Дата и час на представяне/Date and hour of submission | 02.09.2010 16:52:00 |
| Адрес/Address | | Подпис на наредителя / Signature of the ordering party | |
| Валута | EUR | Сума | 1000.00 |
| Сметка за дебитиране - сметка на наредителя | BPBIBGSF BG69BPBI79384454870801 | | |
| Наредител | Klient 2 Sektor:5000 | ЕГН/БУЛСТАТ/ЕНЧ на наредителя | 7303037959 |
| | | Адрес на наредителя | TERVEL ul.KL OHRIDSKI 14 |
| | | Телефон на наредителя | 24 32 |
| Кореспондентска банка | | | |
| Банка на бенефициента | | SWIFT код | |
| Страна | | | |
| Сметка на бенефициента | | | |
| Бенефициент | | ЕГН | |
| | | Адрес | |
| Основание на превода - номер на фактура, договор, др. копие | | | |
| Допълнителна информация | | | |
| Разноските са за сметка на | Our - OUR | In 2 days | DA |

Запознат съм с валутното законодателство в Република България. Задължавам се да представя всички необходими документи за осъществяването на превода във валута в предвидените от законодателя срокове.

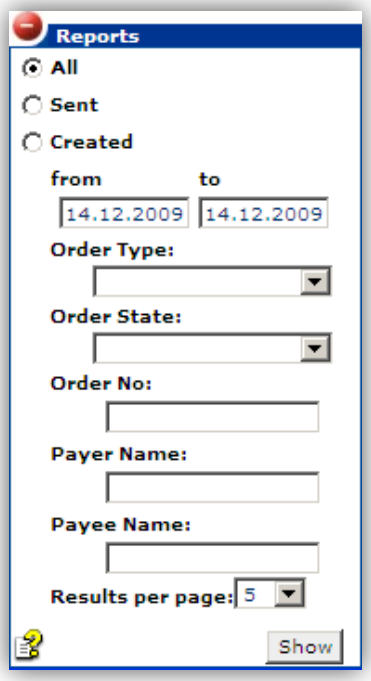
| Document Reg. Number | Date | State |
|---|---|---|

printed by e-postbank.bg

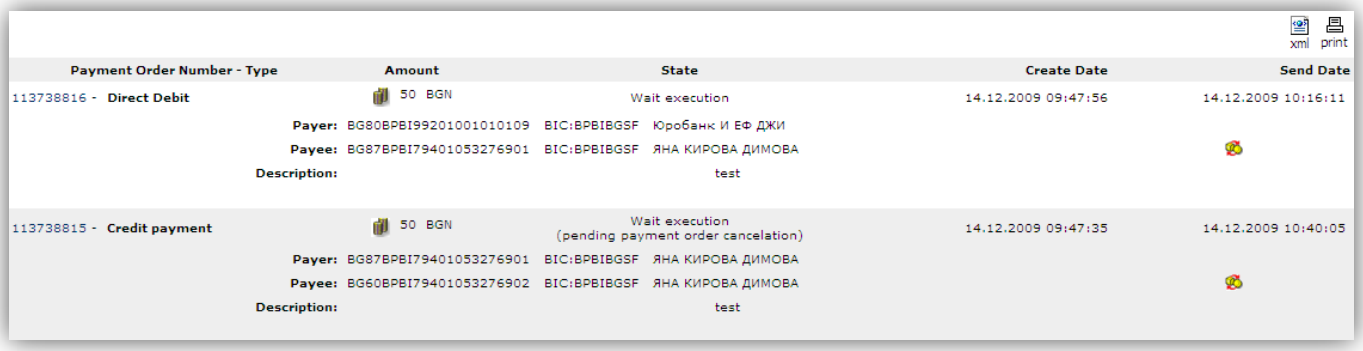
The further processing of the foreign transfer (confirmation, signing, etc.) is analogous to the processing of the direct transfer – i. 4.2. After the successful signing and confirmation of the

foreign transfer, you can track its status from the "Orders" menu, by clicking on Reports.

A new window is opened – there you can set the parameters of a report according to the payment you are looking for. Press Show to generate a report. Marking All will generate a report with all payments for a given period of time regardless of their status.




You can view the foreign payment as shown:




For details about its status and to see the whole payment order, click on the number of the payment in the left part of the screen.

In the lower part of the screen you can see the document registration number and the status of the request.

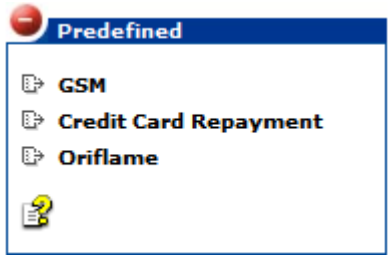
The possible statuses at this stage are:

- **Currency availability** – to be booked;
- **Wait execution** – to be confirmed by an employee in the branch;

- **Ended** – the payment is booked and the SWIFT message is sent;
- **Canceled** – rejected by an employee of the Bank – the respective status can be seen in the lower part of the screen under the "Status" field. The reason for the rejection of the transfer is mentioned right underneath.

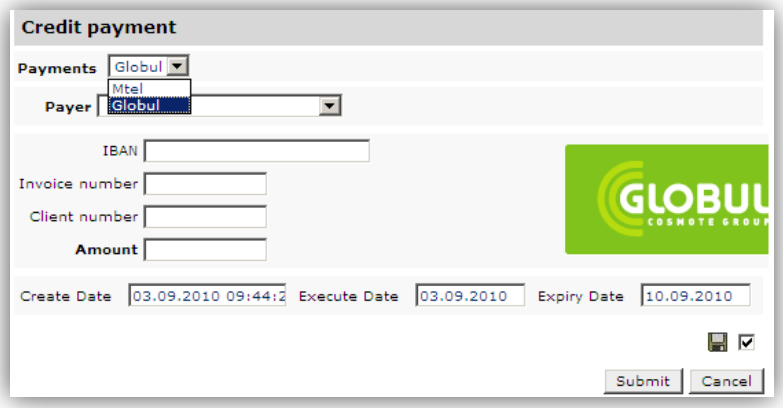
## 4.7 Information in menu Orders

✓ Predefined – credit payments to predefined payees. By clicking on **Predefined** there appear the following options:

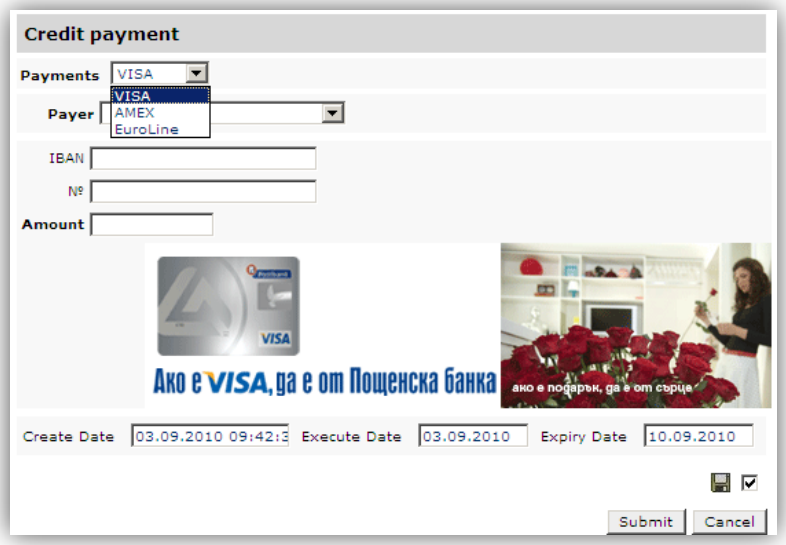



Select a recipient and fill in the details:

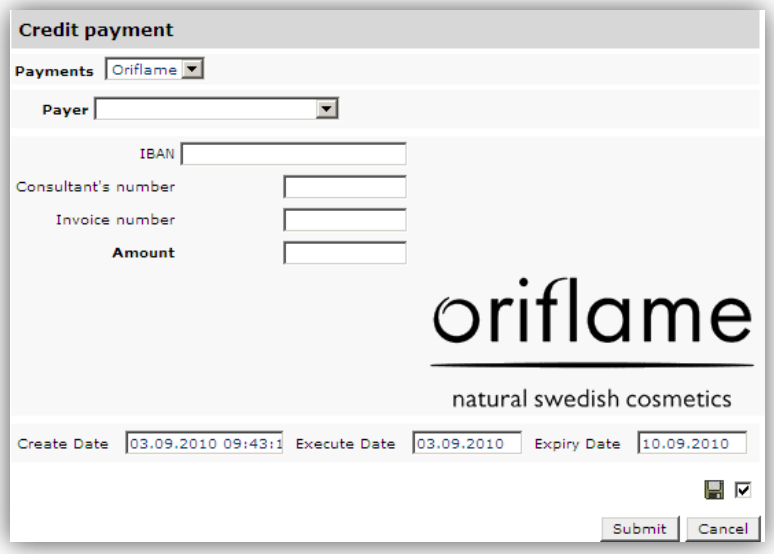
➢ GSM – Mtel and Globul:




➢ Credit Card Repayment – VISA, AMEX and EuroLine:




- Oriflame:




With these transfers proceed in an analogous manner to other transactions. Show the date of execution, validity and confirmation.

- ✓ The following information can be viewed from the menu Orders, *Figure 7* – by clicking on

:

- ***Information – ALL TRANSFERS***

Provides information about all *ordered* (sent and created) transfers through the system.

- ***Information – SENT TRANSFERS***

Provides information about all *sent* transfers through the system.

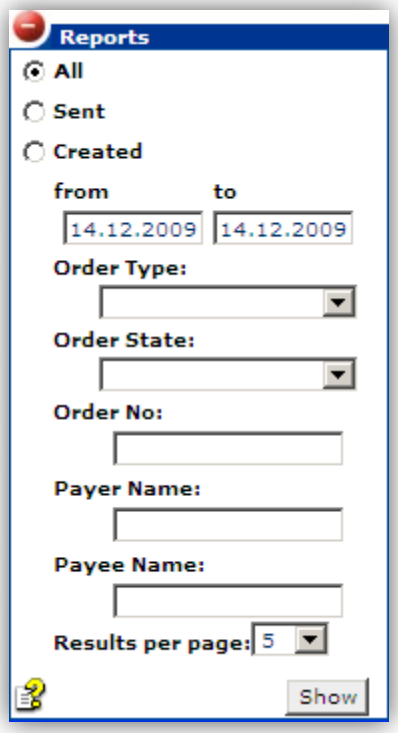
- ***Information – CREATED TRANSFERS***

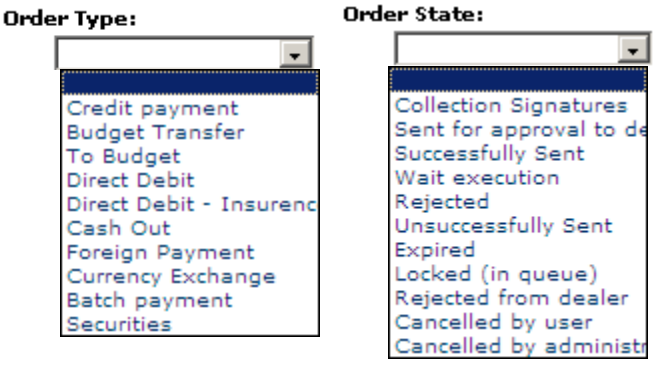
Provides information about all *created* transfers through the system..

*By default the system generates information about all transfers.*

The information can be requested in more detail as follows:

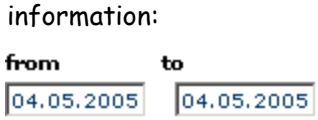
- ✓ *Order type* – information according to order type.
- ✓ *Order state* – information according to order state;




- ✓ *Order* – find a transfer by entering the transfer's number;
- ✓ *Name of guarantor* – find a transfer by entering the account party's name;
- ✓ *Name of Payee* – find a transfer by entering the payee's name.

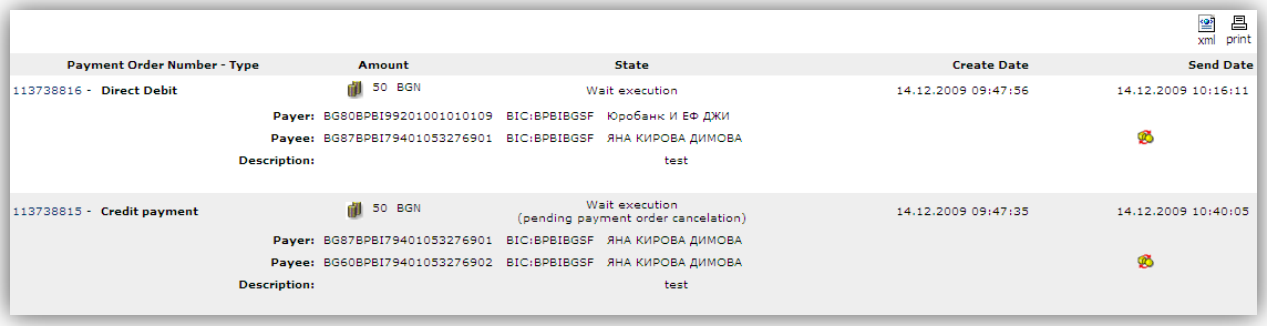
- ✓ Period of the requested information:




Click on the figures to open a screen and select a date.

Click on Show.

*Information – ALL TRANSFERS*




## 4.8 System functions in menu Orders

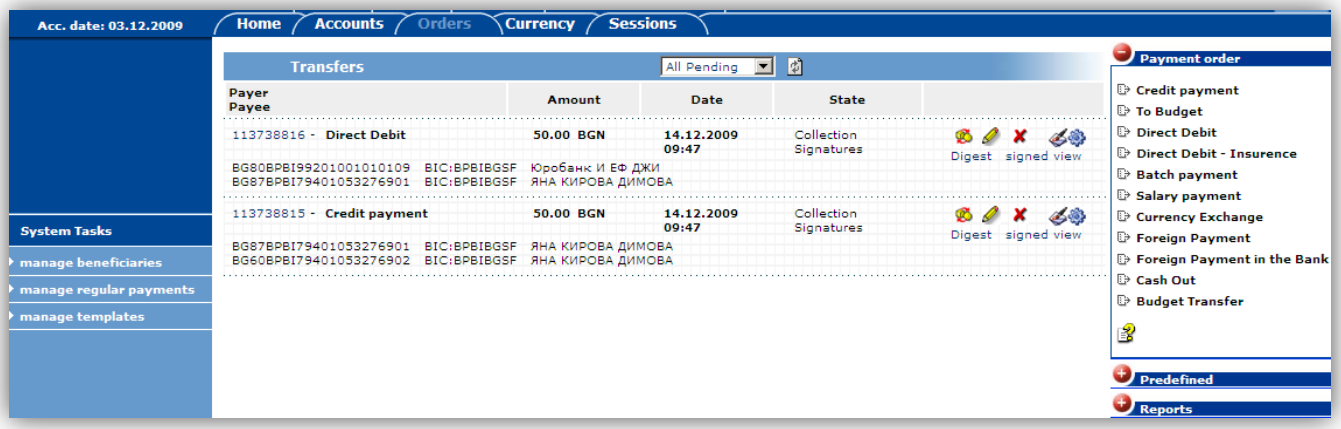
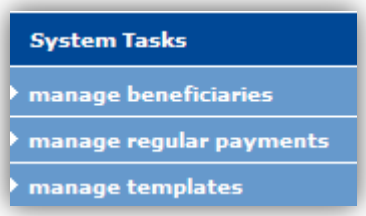



Figure 14

The system offers the following functions in the main screen of TRANSFERS Menu:




- **Beneficiaries**
- **Regular payments**
- **Templates**

### 4.8.1 Function – BENEFICIARIES

A list of all saved beneficiaries will appear if you click on

- *Figure 15.* By clicking on the name in the beginning of the line the beneficiaries can be **viewed and edited.**

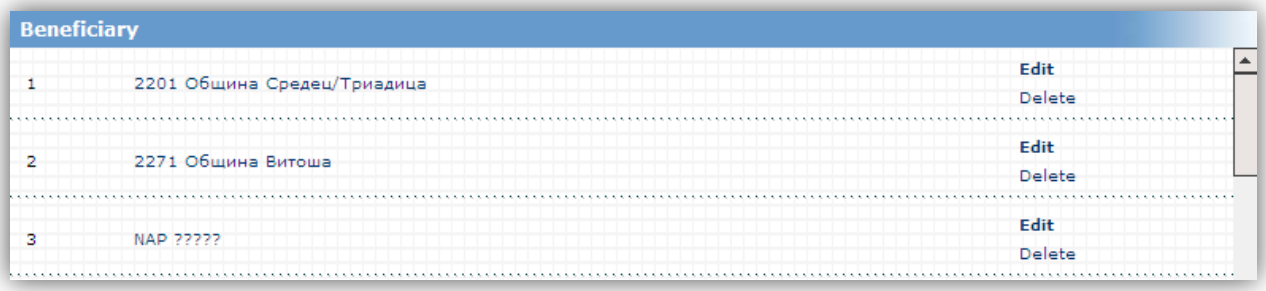
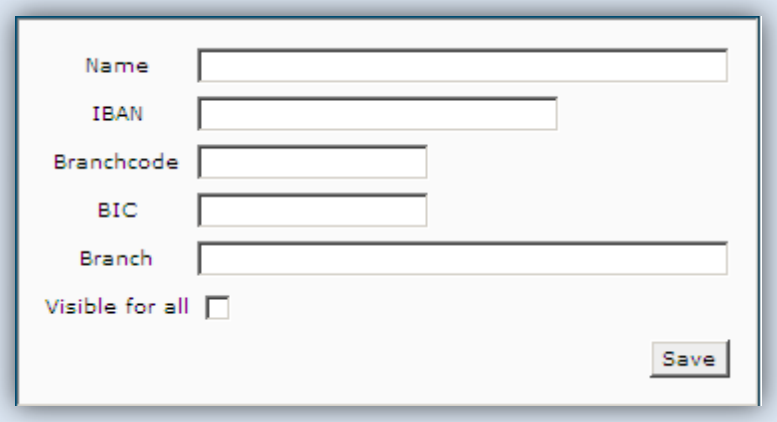



Figure 15

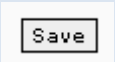
For adding a new beneficiary, click on the fast button.

A screen is opened:

The necessary data can be viewed on the following screen:



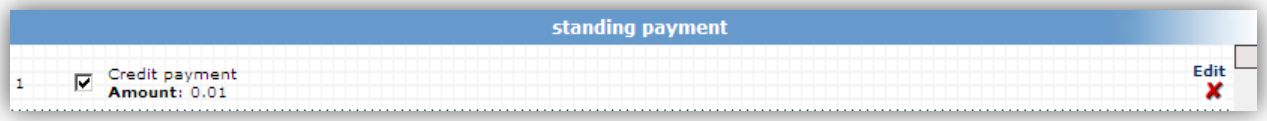

Confirm by


Save by 

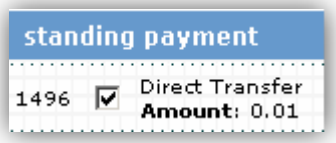

### 4.8.2 Function – REGULAR PAYMENTS

A list of all saved regular payments will appear if you click on

. Thus the existing regular payments can be **viewed, edited or deleted**.



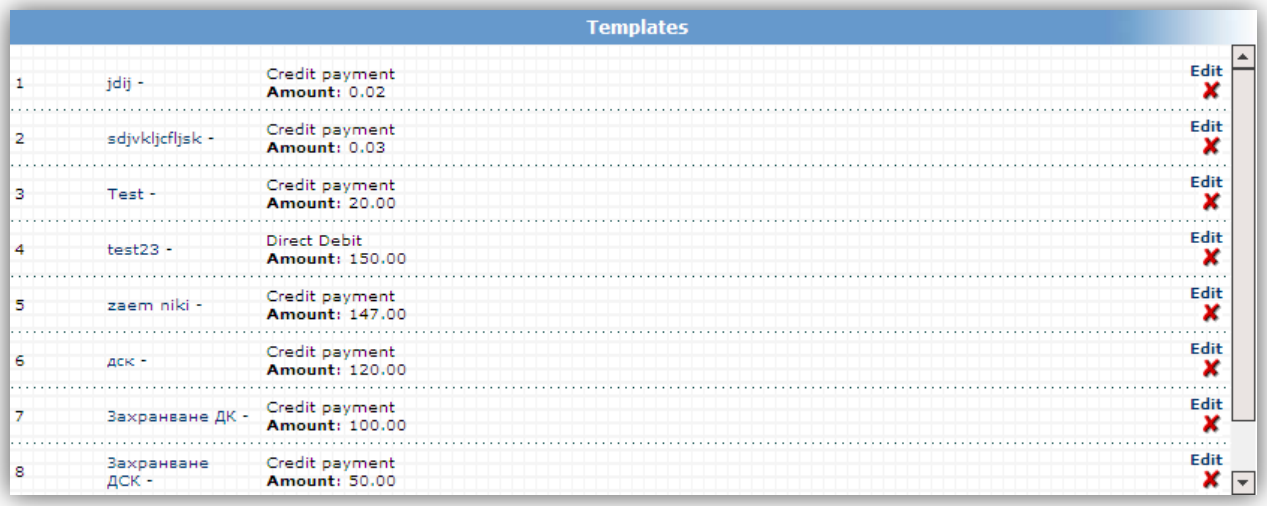
If you click in the field on the left side of a transfer, the tick will disappear, which means that the regular payment ***is not active, i.e. it will not be generated on the determined date***.




### 4.8.3 Function - Templates

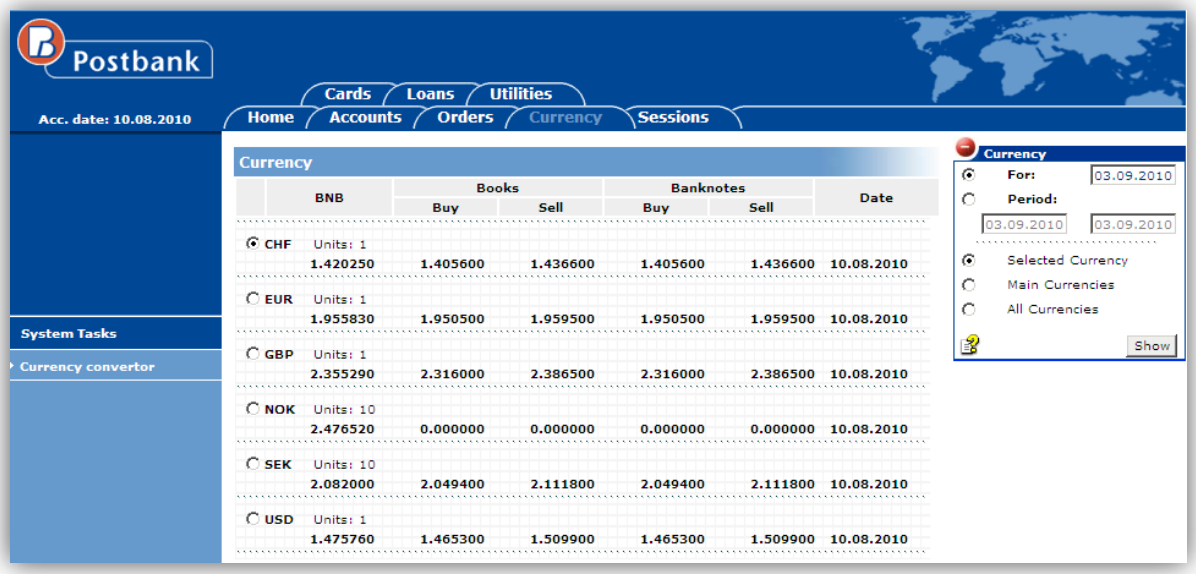
A list of all saved templates will appear if you click on - **Error! Reference source not found.**. You can **view**, **edit** or **delete** the existing templates:




Templates
1 jdij - Credit payment Amount: 0.02 Edit
2 sdjvkljcfljsk - Credit payment Amount: 0.03 Edit
3 Test - Credit payment Amount: 20.00 Edit
4 test23 - Direct Debit Amount: 150.00 Edit
5 zaem niki - Credit payment Amount: 147.00 Edit
6 дск - Credit payment Amount: 120.00 Edit
7 Захранване ДК - Credit payment Amount: 100.00 Edit
8 Захранване ДСК - Credit payment Amount: 50.00 Edit

# 5. CURRENCY

Menu **Currency** provides information about the exchange rates of foreign currencies *(BNB fixings, BPB sell and purchase rates).*




Information about all currencies currently quoted by BPB is visualized in center of the screen.

## 5.1 Information in menu CURRENCY

Click on

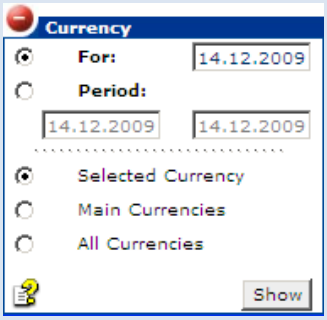
to open a screen providing more detailed information about different currency types:

- ***For a particular date***

Provides information about the rate of exchange *(BNB fixings, BPB sell and purchase rates)* for a particular date.

- ***For a particular period of time***

Provides information about the rate of exchange *(BNB fixings, BPB sell and purchase rates)* for a particular period of time.

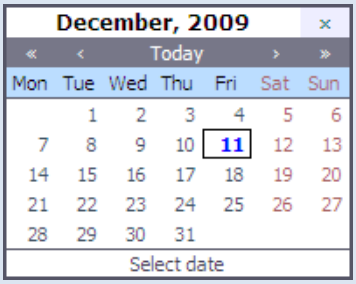



*When clicking in the date field, the following screen appears:*

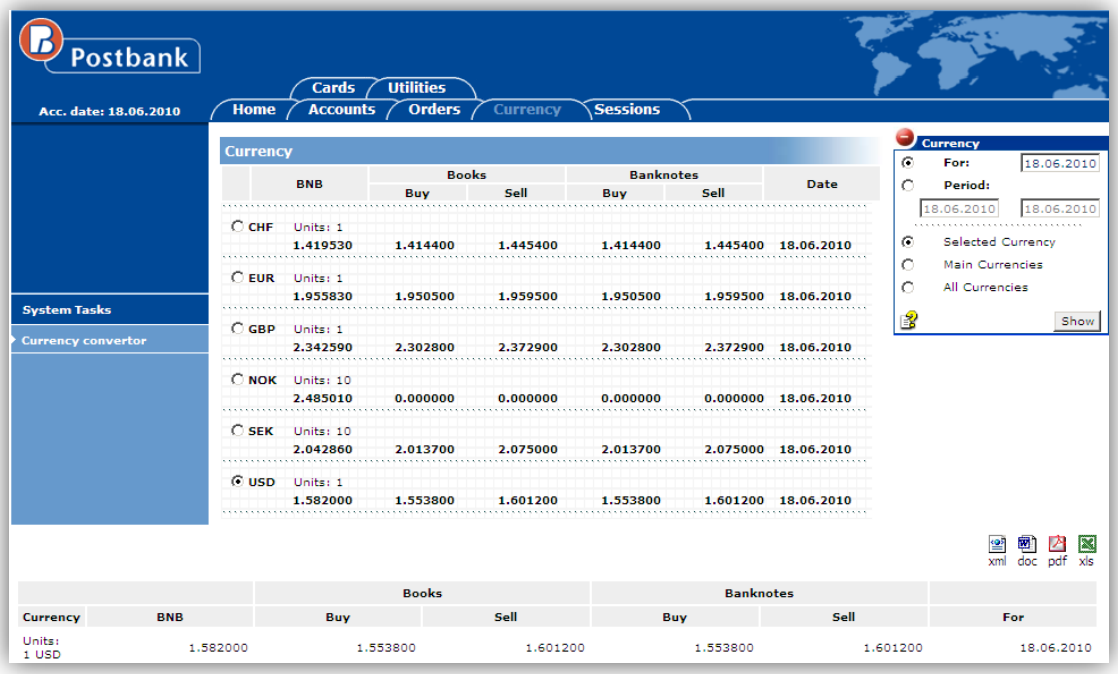
The above information can also be provided in greater detail as follows:

- ✓ *Currency type* – information about a particular type of currency;

- ✓ *Main currencies* – information about main types of currencies;
- ✓ *All currencies* – information about all types of currencies.

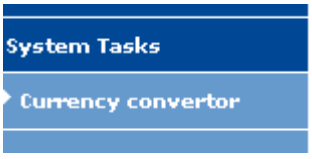



*Please specify the desired date or period.*




## 5.2 System function in menu CURRENCY

The system offers the following functions from the main screen in the CURRENCY menu:

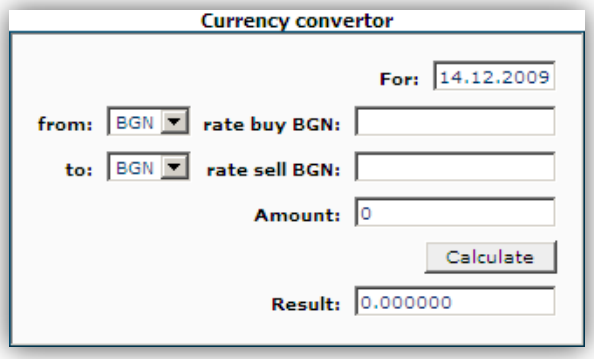



- **Currency converter**

Converts currencies according to the BNB **fixed rate**.

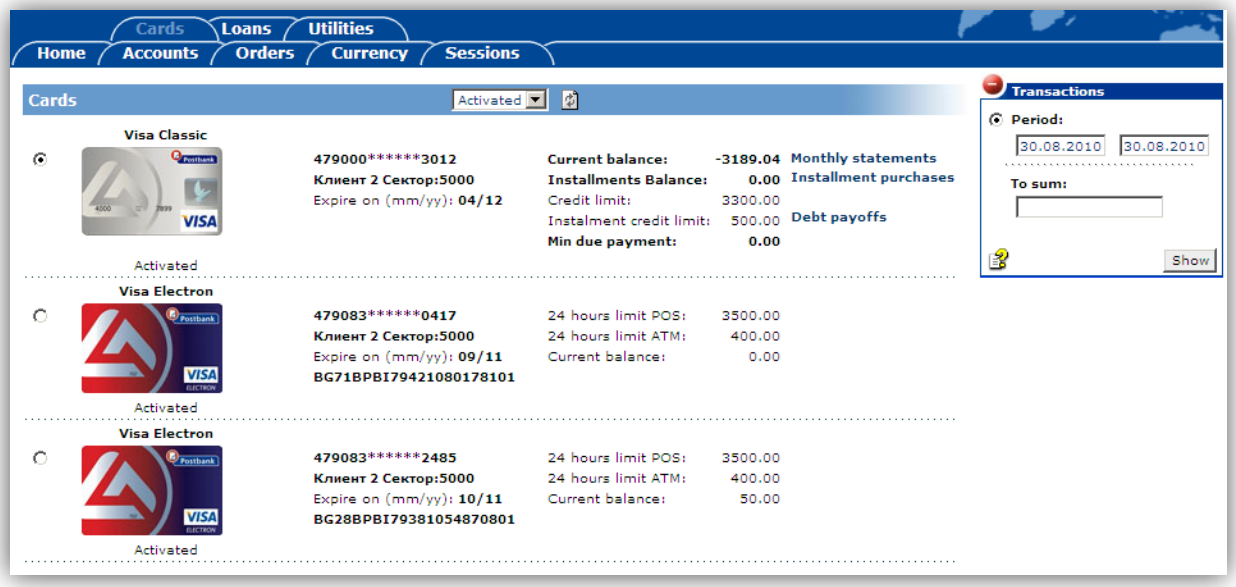
- **For date** – select a date for the conversion;
- Select the respective currencies;
- **Amount** – enter the amount to be converted;
- Confirm [Calculate].

The converted amount appears in the field **Result**.




## 6. CARDS

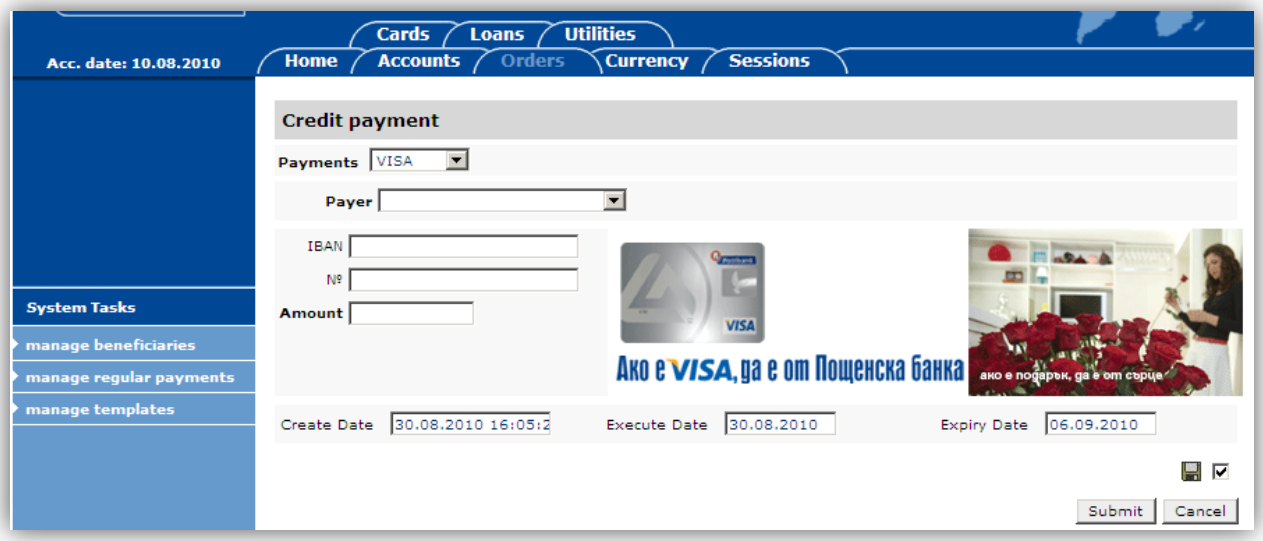
Menu **Cards** provides information about your bank cards, their limits (ATM and POS) and their reissuing.




✓ **Monthly statements** – click on the radio button [◉] next to the respective credit card and then click on **Monthly statements**. Under the cards appears a table with information about the monthly statements for the respective card:

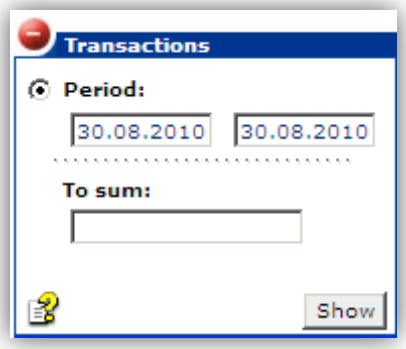
| | Date | Amount | To Date | Min due payment |
|---|---|---|---|---|
| 31954229 | 11.03.2010 | -2998.04 | 29.03.2010 | 149.90 |
| 31706918 | 11.02.2010 | -2380.78 | 01.03.2010 | 119.04 |

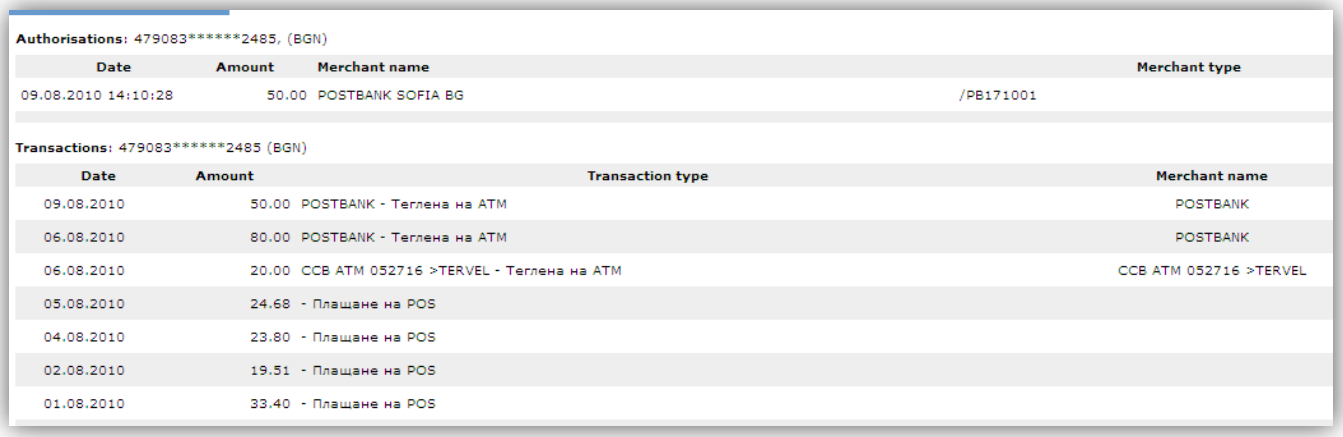
✓ **Debt payoffs** – by clicking on **Debt payoffs** you will be automatically transferred to menu **Orders – Credit payment**. You have to fill in the fields **Payer**, **Credit Card Number** and **Amount** and click on **Submit**:




## 6.1 Information in menu Cards

Click on the fast button **Transactions** on the right to open the following screen, where you can enter a date or a period and a limit for the sum. By pressing the **Show** button you will see the result on the bottom of the page.





**Authorisations:** 479083******2485, (BGN)

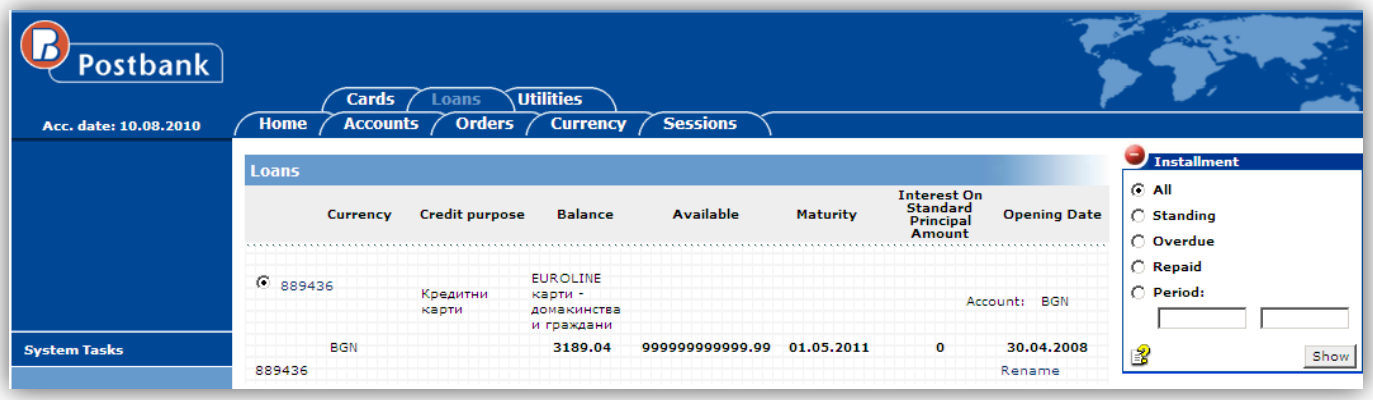
| Date | Amount | Merchant name | Merchant type |
|---|---|---|---|
| 09.08.2010 14:10:28 | 50.00 | POSTBANK SOFIA BG | /PB171001 |

**Transactions:** 479083******2485 (BGN)

| Date | Amount | Transaction type | Merchant name |
|---|---|---|---|
| 09.08.2010 | 50.00 | POSTBANK - Теглене на ATM | POSTBANK |
| 06.08.2010 | 80.00 | POSTBANK - Теглене на ATM | POSTBANK |
| 06.08.2010 | 20.00 | CCB ATM 052716 >TERVEL - Теглене на ATM | CCB ATM 052716 >TERVEL |
| 05.08.2010 | 24.68 | - Плащане на POS | |
| 04.08.2010 | 23.80 | - Плащане на POS | |
| 02.08.2010 | 19.51 | - Плащане на POS | |
| 01.08.2010 | 33.40 | - Плащане на POS | |

## 7. LOANS

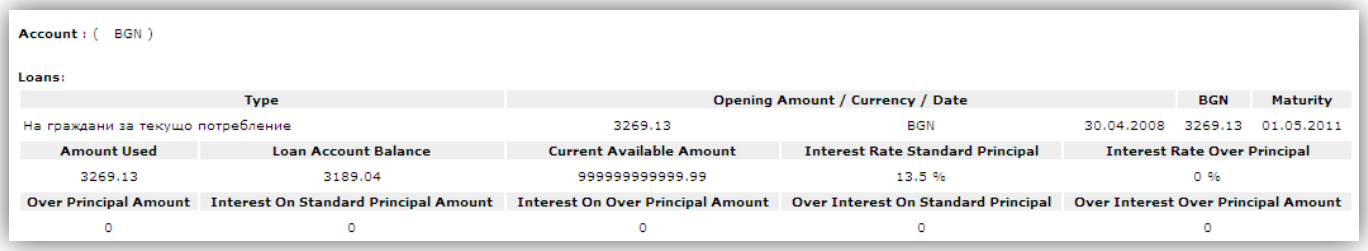
From menu **[Loans]** you can get information about your credit deals. Main information about the loans is displayed.




The information is visualized in the following fields:

- **Currency**
- **Credit Purpose**
- **Balance**
- **Available**
- **Maturity**
- **Interest on Standard Principle Amount**
- **Opening Date**

By clicking on the loan's name "889436" appears information about the loan in details:



Account : ( BGN )

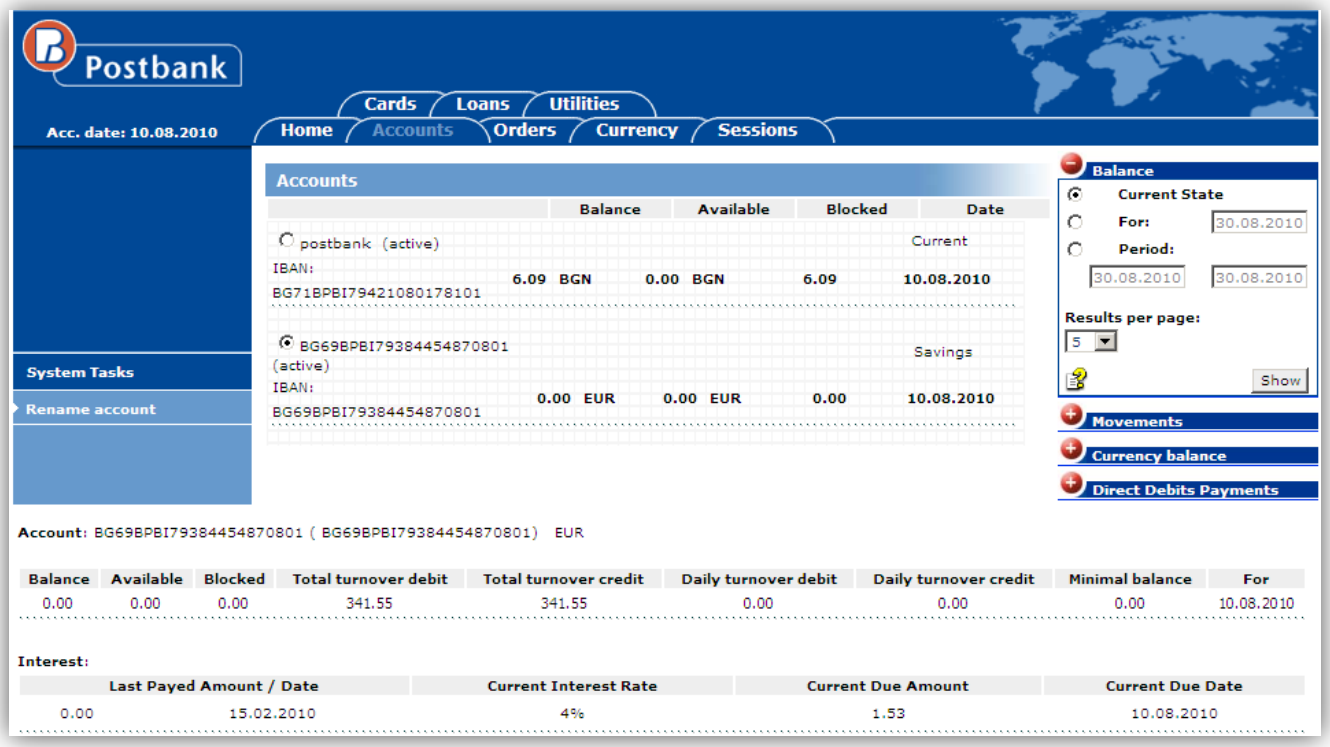
Loans:

| Type | Opening Amount / Currency / Date | | BGN | Maturity |
|---|---|---|---|---|
| На граждани за текущо потребление | 3269.13 | BGN | 30.04.2008 3269.13 | 01.05.2011 |

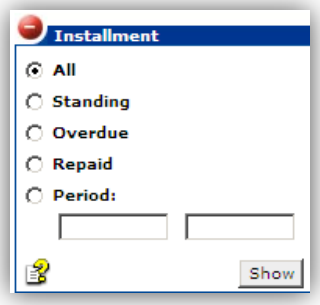
| Amount Used | Loan Account Balance | Current Available Amount | Interest Rate Standard Principal | Interest Rate Over Principal |
|---|---|---|---|---|
| 3269.13 | 3189.04 | 999999999999.99 | 13.5 % | 0 % |

| Over Principal Amount | Interest On Standard Principal Amount | Interest On Over Principal Amount | Over Interest On Standard Principal | Over Interest Over Principal Amount |
|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 |

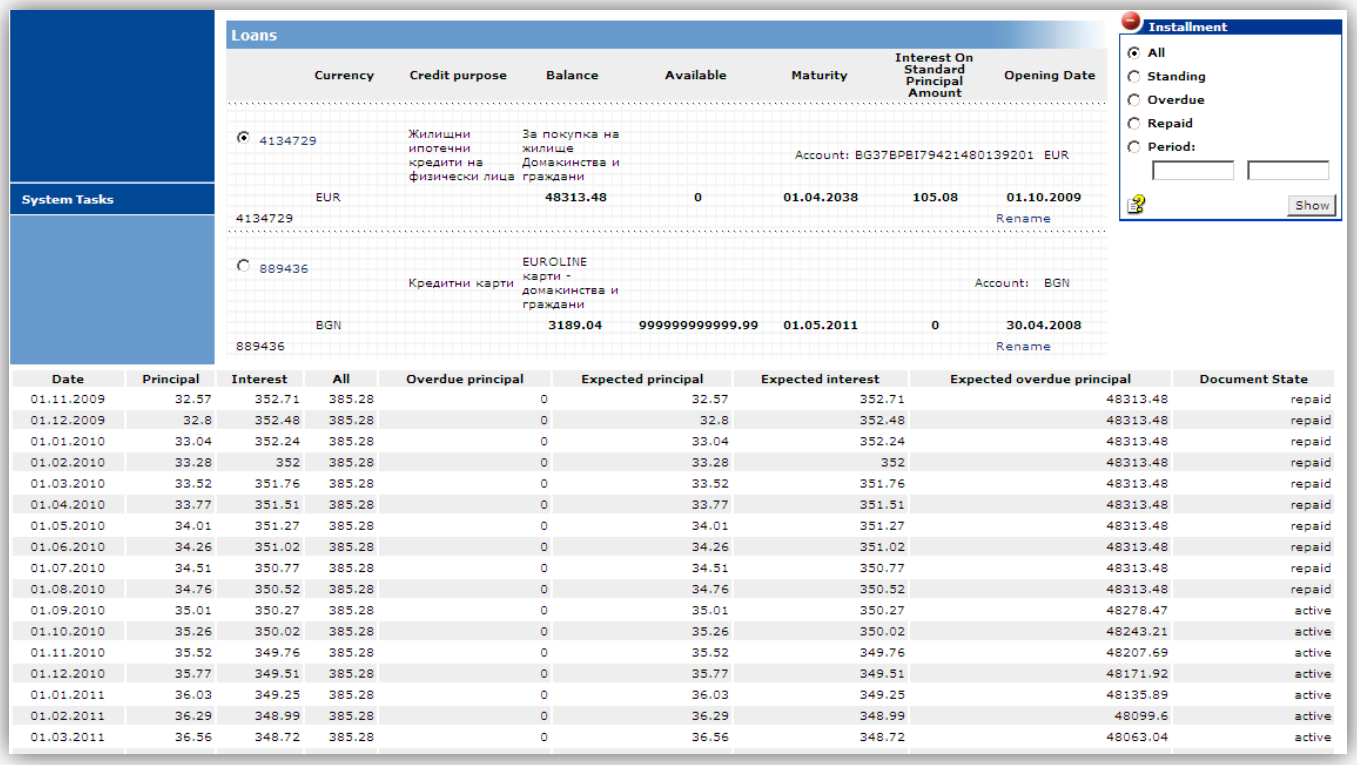
You can check the same information from the corresponding for the loan account. In menu Accounts – click on the respective account:




By clicking on the button **Installment** on the right side of the screen in menu **Loans** you can get information about the different ways for installment in details:



Mark one of the buttons and click on **Show**. In the bottom of the screen appears a table with the information:




| Date | Principal | Interest | All | Overdue principal | Expected principal | Expected interest | Expected overdue principal | Document State |
|---|---|---|---|---|---|---|---|---|
| 01.11.2009 | 32.57 | 352.71 | 385.28 | 0 | 32.57 | 352.71 | 48313.48 | repaid |
| 01.12.2009 | 32.8 | 352.48 | 385.28 | 0 | 32.8 | 352.48 | 48313.48 | repaid |
| 01.01.2010 | 33.04 | 352.24 | 385.28 | 0 | 33.04 | 352.24 | 48313.48 | repaid |
| 01.02.2010 | 33.28 | 352 | 385.28 | 0 | 33.28 | 352 | 48313.48 | repaid |
| 01.03.2010 | 33.52 | 351.76 | 385.28 | 0 | 33.52 | 351.76 | 48313.48 | repaid |
| 01.04.2010 | 33.77 | 351.51 | 385.28 | 0 | 33.77 | 351.51 | 48313.48 | repaid |
| 01.05.2010 | 34.01 | 351.27 | 385.28 | 0 | 34.01 | 351.27 | 48313.48 | repaid |
| 01.06.2010 | 34.26 | 351.02 | 385.28 | 0 | 34.26 | 351.02 | 48313.48 | repaid |
| 01.07.2010 | 34.51 | 350.77 | 385.28 | 0 | 34.51 | 350.77 | 48313.48 | repaid |
| 01.08.2010 | 34.76 | 350.52 | 385.28 | 0 | 34.76 | 350.52 | 48313.48 | repaid |
| 01.09.2010 | 35.01 | 350.27 | 385.28 | 0 | 35.01 | 350.27 | 48278.47 | active |
| 01.10.2010 | 35.26 | 350.02 | 385.28 | 0 | 35.26 | 350.02 | 48243.21 | active |
| 01.11.2010 | 35.52 | 349.76 | 385.28 | 0 | 35.52 | 349.76 | 48207.69 | active |
| 01.12.2010 | 35.77 | 349.51 | 385.28 | 0 | 35.77 | 349.51 | 48171.92 | active |
| 01.01.2011 | 36.03 | 349.25 | 385.28 | 0 | 36.03 | 349.25 | 48135.89 | active |
| 01.02.2011 | 36.29 | 348.99 | 385.28 | 0 | 36.29 | 348.99 | 48099.6 | active |
| 01.03.2011 | 36.56 | 348.72 | 385.28 | 0 | 36.56 | 348.72 | 48063.04 | active |